Faza'il -e- Tijaarat

(VIRTUES OF MERCHANDISE)

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Translated by
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FOREWORD

At the instructions and wishes of my late uncle, the reviver of *tableegh*, Maulana Muhammad Ilayas (R.A), several booklets have already seen the light from the pen of this humble servant. In spite of my own incompetence, but through the Grace of Allah, and the blessings of the insistence of my late uncle, these booklets have proven to be quite beneficial and they have already been printed in very large numbers.

"O Allah, All praise and thanks are due to you alone. I can never praise You sufficiently. Verily You are as Majestic as You alone can praise Yourself adequately."

Towards the end of his life, my late uncle laid great stress upon my compiling two more booklets: one pertaining to spending in the path of Allah and another on the virtues of business. As for spending in the path of Allah, I have already compiled a book on this subject some time ago. It has been printed under the title: FAZAA-IL SADAQUAT. However, as for FAZAA-IL TIJAARAT, I have, in spite of his insistence, not been able up to now to comply with his wishes. He expressed his wishes for such a booklet time and again during his illness, during which time I frequently had to visit him in Delhi (Nizamuddin). During that time, because it was near the end of the *Madresa* year where my lecturing on Bukhari Shareef in *Madresa* Mazahirul Uloom, Saharanpur, I was forced to continuously return to Saharanpur. This meant that neither could I settle in Delhi nor in Saharanpur. It often entailed me having to stay for two or three days in Delhi

and two or three days in Saharanpur. I have already explained this in my introduction to VIRTUES OF HAJ and in VIRTUES OF CHARITY.

Because of his wishes, a treatise was actually written and a rough draft prepared. In accordance with my well-known style, it consisted of a few chapters, some stories by way of illustration and a conclusiory chapter. The draft was presented to him but because of his severe illness, he could not listen to it and suggest some changes to the shortcomings and inadequacies, so that the final draft could be prepared according to his satisfaction. Unfortunately, because of his illness, this was not to be.

He indicated that the manuscript should be placed before some of his colleagues in the field of *tableegh*, who in their deliberations should discuss its merits and draw attention to any faults or shortcomings. This was done, although it would have been so much better if he himself could have done that.

After from presenting the manuscript to somc of the late Maulana's friends, they were so involved and busy, being pre-occupied with his illness, that every time they were asked for the corrected manuscript, the reply was that they had not yet completed the proof-reading thereof. During this time Hazrat Maulana Ilyas passed away. May Allah fill his resting place with blessed light and grant him a lofty place in the hereafter!

Thereafter, I also became so involved with my lectruing in Mazahirul Uloom, Saharanpur, the administrative affairs of the *Madresa* and the writing of commentaries on various classical *Hadeeth* works etc., that no immediate attention could be given to this work. For this I am extremely regretful. Now, since I have been residing in Madinah Munawwarah for a couple of years, the involvement with *Madresa* affairs is no more. However, I have myself been troubled with severe ill-health and for about five years, I have been

continuously quite ill. Every time the wishes of my dear uncle come to mind, I have been feeling greatly disturbed at not having complied with his wishes.

Now for the last few months my illness is of such a degree that I have not been able to perform any educational and religious services, but because of the worry at not having complied with the wishes of my uncle, today, on the evening of wednesday the 7th of Zil Hij 1399, in the Masjid el Nabawi in Madinah, I have had the work restarted. I have no hope of completing it myself, and have asked my dear friend, Maulana Soofi Iqbal, who has written down many of my works one my dictation, and from whose hands many of my books have been published, to complete it, should I fail to do so. However, the spiritual attentions of my late uncle were present and *Alhamdullillah* I was able to dictate it to the end.

The original text prepared during the lifetime of Maulana Ilyas has been forgotten and those *Ulama* who were presented with it, have all passed away and the manuscript has been lost. But may Allah see this work finally printed so that it may be added to the righteous deeds of Maulana Ilyas. This booklet, which thus had to be rewritten, has for the sake of *barakat*, been commenced with a chapter on *halaal* Earnings from *BEHISHTI ZEWAR* BY MAULANA ASHRAF ALI THANWI. (May Allah fill his resting place with *noor!*).

Madinah Munawwarah **Maulana Muhammad Zakaria.**

CHAPTER ONE

HALAAL EARNINGS

It is reported in a *Hadeeth* that the acquisition of *halaal* earnings is a duty upon the Muslims, which is only secondary to the other fundamental principles of Islam like *salaah, zakaah* etc. In other words, although it is a Muslim's duty to acquire *halaal* (pure and clean) earnings, this duty is not of exactly the same status as the other encumbent duties, such as the five pillars.

This obligation is for those who are in need of earnings for their daily necessities, whether those necessities are to satisfy the requirements of oneself or, for the needs of one's dependents. However, it is not an obligation on those persons who are in possession of sufficient provisions e.g. the landowner, or that person who has other sources of income. The reason for this is that Allah has created wealth for the sole purpose of fulfilling needs so that one can be free to spend time in the worship of Allah. Without proper food and drink, one will not be able to perform *ibadah*. Hence we may say that the acquisition of wealth is not a goal in itself, but a means towards a goal.

From the foregoing, it appears that when a person has the necessary wherewithal for a decent existence, it is not commendable at all to search for further wealth or seek to increase one's possessions out of pure greed. It is not compulsory for those of adequate means to seek to increase their wealth. Greed is a thing which causes negligence and misleads one into numerous sinful practices. Please take notice of this very carefully. Where *halaal* means are available, a Muslim should never ever turn towards *haraam* earnings.

Haraam earnings are completely devoid of blessings and whoever earns such wealth will continuously be cursed and live in disgrace in both his spiritual and worldly life. Nowadays, there are some ignorant people who claim that it is now impossible to acquire *halaal* earnings. These persons have given up all hope of acquiring *halaal* wealth. This is absolutely untrue and a trick of *Shaytaan*. It should be borne in mind at all times that whosoever desires to follow the path of *shariat*, is granted assistance by Allah from unexpected and unthought of sources. When the intention of a person is to acquire *halaal* food and to avoid *haraam*. Allah surely makes *halaal* earnings available to him. This can be seen in the experiences of men. And furthermore, promises to this effect in the Quraan and in the *Hadeeth* are only too numerous.

It is a fact that in these difficult times to those servants of Allah, who had stayed clear of *haraam* or doubtful earnings, Allah grants good and clean wealth. Such people have much more comfortable, more honourable and easier lives compared with those who gather and devour *haraam*. Any person who has seen how Allah deals with himself or how Allah dealt with others will never pay attention to the ignorant utterings of those who maintain that the earning of *halaal* is impossible today. Even if they should read such a statement in some *book*, then they will immediately realize that the meaning is not that which the ignorant ones have understood. So, when one happens to come across such statements, it is best to inquire from a reliable and recognised pious *Aalim* as to the true meaning thereof. *Insha Allah* such undesirable thoughts will be removed from his mind and the question will be answered to one's satisfaction.

Many people take little precautions with regard to their earnings. Very often they earn their living through such professions which are not permissible. Some even trample the rights of others, all of which is of course *haraam*. One need have no fear of want because in the treasure house of

Allah, there is no shortage of anything. Whatever has been written as one's share of sustenance, so much shall one receive, nothing less. So why should one have evil intentions and endeavour to acquire more and thereby prepare a path leading to hell? Is this not the height of foolishness?

Because of the fact that people in these days pay little attention to ensure that their earnings are *halaal*, we intend to draw attention to *halaal* earnings time and again. It should be borne in mind that the actual purpose for the creation of men and jinn is that they should worship Allah. At all times and in all affairs should this be remembered. Further, one should at all times remember that eating and drinking are solely for the sake of creating strength and energy in the body, which in turn enables one to glorify the name of Allah.

Life was not meant that one should be continually engrossed in the pleasures of eating and drinking, while in the meanwhile forgetting the presence of Allah Ta'aala and disobeying Him. Some other irreligious ones are of the opinion that life only means to eat and drink, wear clothes and satisfy one's lusts and desires. This kind of attitude is an extremely irreligious one. May Allah eradicate this ignorance, which has become a real scourge upon society!.

Rasulullah (S.A.W) is reported to have said:

No one has ever eaten any food which is better than which he had earned through working with his hands. And verily Allah's Nabi, Dawood (peace be upon him) used to eat that which he earned with his hands.

This *Hadeeth* indicates that the best food to consume is that which is earned from the work of one's own hands as in the case of having practiced some trade or business. One should not unnecessarily become a burden on others through begging, and one should never consider it beneath one's dignity to even do any menial work for a living.

When it is known that the prophets of Allah (A.S.S) used to earn a living through hard work, are there any who can be more or equally honourable? According to another *Hadeeth* we learn: "there is not a single Nabi who did not herd goats". This should be well understood and Muslims should avoid ignorance and arrogance.

Then there is another point which is often misunderstood. Some people are of the opinion that should one acquire any *halaal* wealth from sources where he did not work for it as in the case of wealth received through inheritance, such wealth is not of an honourable nature. They then prefer to work hard to earn *halaal* sustenance and consider this striving better than to consume such inherited wealth, instead of keeping busy with the *ibadah* (worship) of Allah. This also is wrong. When a person acquires such *halaal* wealth, e.g. from the estate of someone, it is best and only right to make use thereof and to spend one's time in Allah's service. It is ingratitude that Allah should grant a life of ease and freedom from want and then only to find that that person refrains from celebrating His praises, and continues to accumulate wealth.

One should remember that as long as there is no embarrassment or humility involved, all *halaal* sustenance should be considered as pure and good, no matter from which *halaal* source it reaches us. Such sustenance is indeed bounty from Allah and should be appreciated. Hence such persons should be careful in their spending and not squander anything unnecessarily.

The *Hadeeth* also means that people should not cast their responsibilities and burdens on others and not resort to begging except in such cases of dire necessity, which is considered as a necessity according to *Shariat*. Doing menial work should not be considered as humiliation when *halaal* earnings are sought. Employment should not be considered as something degrading. For this reason, the contents of this *Hadeeth* has been stressed so that people may not look down upon work, and so that they may earn, eat, feed others and give in charity.

The *Hadeeth* under discussion does also not mean that *halaal* food obtained from any other sources than one's own hard work is not *halaal* or that such *halaal* food is not equal in value and virtue to that obtained through sweat and toil. In fact there are cases where such wealth can even be better. Similarly, it is wrong of ignorant persons to look down upon the true servants of Allah with ridicule when they remain in prayer and worship while depending entirely and sincerely on Allah alone. It is wrong to quote this *Hadeeth* and deride those righteous people, and to mock at them by saying that they should work for their sustenance. It is also not right to tell such people sarcastically that they sit and wait for sustenance to come by means of *tawakkal* and the offerings of people.

This is an utterly foolish objection which would even heap scorn upon Rasulullah (S.A.W). One should be very careful. It is quite possible that because of disrespect to those righteous personalities, Allah's wrath may descend in the form of curses and calamities. This causing hurt and pain to the friends of Allah is such a thing which can cause a person to lose his faith and come to a bad ending without *Iman*. May Allah cause that person to rather depart from this world before he raises objections and criticises the Saints. That will be best for him.

Now I wish to make this quite clear. When one studies the *Quran* and *Hadeeth*, as it should be studied, one comes to the conclusion that reliance on Allah alone is better for all those persons in whom the true qualities of *tawakkal* are found.

For them, it is much better to practice *tawakkal*. Of the stages of sainthood, this position is indeed a very high one. Rasulullah (S.A.W) himself used to be one who had complete reliance on Allah and this stage of *tawakkal* is indeed so much more meritorious than to obtain sustenance through hard work. Whomsoever Allah had granted insight and true understanding, can obviously see these blessings.

Because this is but a short booklet we cannot now go into all the details of this aspect of life.

Insha Allah it shall be dealt with in detail in a special book at a suitable time. It is, however, a great injustice that some people who are deprived of righteous deeds, ridicule others who are more fortunate. How are those critics going to face Allah on the day of Judgment when they had harassed His friends?

Apart from the benefit of *tawakkal* that have already been mentioned, there are many other *deeni* benefits of *tawakkal*. Those saintly souls who put their trust in Allah, are most of the time involved in educating the masses and seeing to their spiritual welfare. They are those in the service of the community. Hence the community should reciprocate by being responsible for their minimum basic needs. This is a right that is due to them; so if they accept that which is their rightful due, why should they be criticised? After all, do we complain when others claim what is due to them by any legal or other forceful means? Those who are chosen by Allah, do not do it in that unpleasant manner. In fact they only really accept gifts which are in any case due to them in a gracious manner and mostly after being begged to accept.

Gifts accepted without humiliation , and in such a way that a person retains his independence and without strings attached, are permissible and acceptable, especially in cases where the giver will be greatly slighted if the gifts should be refused. In truth, the real *mutawakkal* earns his living with honour. His faith is only in Allah and he does not look towards men for solutions to their problems. On the other hand, if there are any who have the intentions of being served materially by their fellow-men, or who make all sorts of clever plans to rob or deceive others by hypocrisy or pseudo-piety, then I wish to exclude them from this category. We are only discussing the true ones who rely for their living on Allah.

Let me repeat once more: It is a grave sin to look down upon any saintly beings, when we do that, their reputation is not harmed. In fact they are being benefitted, because on the day of *Qiyaamat,* the saintly ones will be given the good deed of the mocker. So in fact destruction and harm comes to the critics—a great loss here and in the hereafter.

The *Shariat* does not give permission to everybody to resort to absolute reliance on Allah. It is no easy task to adhere to all the conditions prescribed for such reliance. The conditions are very stringent and the people who abide by them are so few that we may say they are non-existant. Is it not true that the best things in life are scarce? We greatly thank Allah Ta'aala that this section was dealt with easily and explained without much effort. May Allah grant all of us the ability to act according to the Sunnat and His will. *Aameen*!

Rasulullah (S.A.W) is reported to have said: ***"Verily Allah is pure and He does not accept anything except that which is pure."***

Allah is endowed with all the attributes of perfection and free from all faults. He only accepts that which is pure and *halaal; haraam* wealth is not acceptable to him. Some *Ulama* have stated that it is irreligious, blasphemous and a sacrilege to give *haraam* things in Allah's path, while hoping thereby to earn reward from Allah.

Allah commanded the believers with the same things with which He commanded His Messengers. He says :

"*O Messengers, eat of the pure things and work righteousness.*" He also says: "O ye who believe eat of the good *(halaal)* things which We have granted to you."

In a *Hadeeth* Rasulullah (S.A.W) mentions how a man on a long

journey (possibly to Haj or in search of knowledge) with dishevelled hair and covered with dust from the effects of the journey lifts up his hands towards the sky in prayer. He calls upon Allah: "O My Sustainer, O My Sustainer!" This man repeatedly beseeches Allah to have mercy on him and grant him that which he strives for. However his food is *haraam*. His drink and clothes are of *haraam*. In other words, he is covered in *haraam*, and he has been reared and nourished on *haraam*. So how will his prayers ever be anwered?

When a person has during his childhood days been fed on *haraam* foods by his parents, and during his adulthood acquires *halaal* provisions for his food, drink and clothes, he does not fall under the same ruling. In such a case, the sin of feeding the family on *haraam* only falls on the parents. How can the *dua* of this person ever be accepted?

Here we see a man's *dua* being rejected because of *haraam* earnings in spite of all the difficulties he undertakes. His *dua* will never be answered and if at some time or other he sould receive that which he desires, it will not be because of his prayer being answered, but because such things had been destined for him as also is the case of the unbelievers. When we speak about *duas* being accepted, we actually mean that Allah looks upon His servants with Mercy and because of that mercy the servant acquires his longed-for object, and in addition receives a reward for his supplication. Such is the case of those who are the steadfast followers of *Shariat* and beg of Allah their desired objectives.

From all this we learn that there is indeed great *barakat* (blessings) in the consuming of *halaal* food and that it has great influence and effect on our lives and activities. Through the eating of *halaal*, one is strengthened for the performance of rightheousness, and the limbs obey the brain. Imam Ghazali R.A relates the story of a vary great saint, Hazrat Suhail, who used to say: "When a person consumes *haraam* food, his limbs refuse to follow his

mind." In other words the brain will command the body to perform righteous deeds and the body will refuse.

This, however, is something which can only be seen by the saintly ones whose hearts and insight had become enlightened. As for those whose hearts are blackended through sin and evil, they will continue to sin and satisfy their base desires and yet they will not even feel its bad effects..

We beg of Allah to grant us beauty and purity in our hearts, light in our inner selves and proper insight.

Aameen!

Abdullah bin Mubarak R.A, who was a student of Imaam Abu Haneefa, said :***"To return one dirham that has reached me unlawfully, either by way of a gift or any other way, to its owner is better for me than to give six hundred thousand as charity."***

This saying is sufficient to indicate how much one should be careful of such wealth, in which there is doubt regarding its being *halaal* or *haraam*. It is a great pity that people do not refrain from unlawful earnings taking all forms of earning to be the same. The saintly elders considered doubtful goods to be very very bad. It is the duty of all to avoid *haraam* wealth. Great precautions should be taken against it because such things cause numerous evils in a person and even lead to his destruction.

Rasulullah (S.A.W) is reported to have said : ***"The halaal things are clear and the haraam things are clear, and between them there are the doubtful things."*** The doubtful things are those about which a person is undecided as to their being *halaal* or *haraam*. From some points of view, a thing may appear to be *halaal*, whereas from other points it may appear *haraam*.

Many people do not know (the doubtful things) and a few are there who know them. They are those great pious *Ulama* who practice consciensiously upon their knowledge.

Hence whosoever abstained from such things has saved his *deen* and saved himself from the punishment of hell, and saved his reputation from attacks by critics. Everyone who acts against *deen* is surely criticised and branded. Thus it is the duty of every rational person to protect his honour, respect and good name.

Who ever does not abstain from and gets involved with doubtful things will definitely also fall into *haraam*. When a person allows himself to fall into small sinful acts, the *process* is bound to accelerate until (God forbid) he finally destroys himself. Similarly, if a person does not abstain from doubtful things and just accepts any form of goods coming to him, he will soon find himself consuming *haraam*. Therefore, one should always make one's self a prisoner of the laws of *Shariat* and never allow oneself any freedom.

It is permissible, yet *makrooh* to consume such doubtful things where we do not know how much *halaal* or *haraam* it contains.But because there is the possibility of falling into *haraam* in the future, it is best to avoid all doubtful things. This is the crux of this matter.

The *Hadeeth* further illustrates this person who goes towards doubtful things: "Like a shepherd who herds his animals in the surrounding pastures which the King had fixed for the grazing of his own herd. Soon the herds will start grazing inside the (prohibited) pastures." When this type of grazing takes place, there is the possibility that one out of two things may happen: either it is going to become well nigh impossible for the animals to graze around a certain prohibited area without entering it, or the herdsman himself will become so audacious that he will not exercise necessary

precaution. Similar is the case with one's self. Initially, where through being in contact with doubtful things, there is the possibility of falling immediately into *haraam*. At other times such courage will be shown that one will after a time fall into *haraam*.

In this *Hadeeth*, we have merely a simile. It should be noted that it is not permissible for any landowners to reserve for themselves the grazing rights on naturally grown pastures.

My Brothers, please remember: Every king has his own restrictions. Be aware that Allah's restrictions are what He has prohibited. Whoever falls into the sin of breaking His laws, is guilty of rebellion and contravention. Rebellion against one's ruler is treason. Beacuase Allah is the Most High King, treason against Him is considered the highest form of treason which deserves the severest punishment.

Note also that in the body of man there is a piece of flesh. If this piece of flesh is sound (having no spiritual or physical defects), the whole body is healthy. And when this piece of flesh is diseased, the body is diseased. Beaware, it is the heart. The heart is the ruler of the body and its health means health for the whole body. This heart can only be healthy if there is obedience to Allah's will. Through sin the heart goes blind.

To sum up, the attainment of righteousness is dependent upon the health and purity of the heart, and purity of the heart depends on *halaal* sustenance. Hence, we see the reason for stressing the importance of *halaal* food.

Rasulullah (S.A.W) said : ***"May Allah destroy the Jews. The fats of sheep and cows were made unlawful to them. But they melted down the fats and sold it (and devoured the received money). "***

In other words they devised a plan whereby they did not actually consume the fats, but consumed the money derived therefrom. They then claimed that they were not actually eating fats. In fact they had been strictly forbidden to derive any benefit from fats and this included the money obtained form it.

Today the same applies to some people dealing in interest. They make all sorts of plans, which in fact boil down to their making use of interest. They should know that Allah the Knower of the seen and the unseen, knows all the *niyats*, and they should by all means avoid such *plots and plans*.

Rasulullah (S.A.W) also said : ***"Never will a person give in charity of the wealth that he earned in a haraam manner which will be accepted (by Allah as a righteous deed); and never will a man spend of such wealth and find blessings (barakat) therein; and never will a man leave thereof for his next of kin after his death, except that it shall be something to send him towards hell."***

This means when a person earns *haraam* and gives thereof as charity, it will not be accepted of him and nothing will be received as reward. In fact, some *Ulama* have stated that it is an act of *kufr* (infedility) to expect reward out of *haraam* possessions. These *Ulama* also state that should a poor person know that the money given to him comes from *haraam* sources and still make *dua* for the giver, then he also falls under the same judgement. When such wealth is used in any other way then too, it shall carry no blessings.

And when such wealth is left as inheritance, it becomes something through which one goes to hell. Here on earth the heirs will eat and enjoy and there, the testator will burn in hell. Is it not a fact then that *haraam* possessions only bring harm and have no benefits whatsoever?

Allah never dispels evil with evil. Since it is disallowed and sinful to

give *haraam* wealth as charity, therefore one's other sins cannot be forgiven by this means. Evil is only eradicated by righteousness. For this reason, *halaal* wealth in charity does bring about forgiveness of sins, when the charitable act is performed according to the tenets of *Shariat*.

Rasulullah (S.A.W) said: ***"The flesh which had been nourished (on the body of any one) out of haraam earnings will never enter paradise. And for such flesh, hell is the rightful place."***

This means that he who devours *haraam* provisions, will never enter paradise without first having been punished. This also does not mean that he will, like the unbelievers, never enter *jannat*.

If he died in faith, while having been an eater of *haraam*, he will first be punished in hell for his sins and thereafter enter paradise. And if he should repent before death overtakes him, and gives to everyone the *rightful* things that were due to them, then Allah will forgive this sin and hopefully he shall be saved from the punishment that is mentioned in the *Hadeeth*.

Rasulullah (S.A.W) said: ***"No one will be truely God-fearing until he leaves aside that in which there is fear (of being haraam) in favour of that thing in which there is no possibility of being haraam."***

This means that a certain thing may be completely *halaal* while another thing may be permissible. However, because of performing this lawful act, there may be the possibility of somehow or other falling into sin. For this reason a person stays away from such *halaal*, even though partaking such *halaal* is not sinful in itself. This is because that which leads to an evil is also evil. For example, it is a fact that it is no sin to partake of luscious and delicious foods and to wear expensive and smart clothes. However, through the excessive enjoyment of pleasurable things there is the possibility of sin. Hence the truely God-fearing, striving for perfect righteousness, will surely refrain even from such permissible things.

Another example is this : It is *makrooh* to consume food wherein there is doubt. Should a person partake thereof, there exists the possibility that soon one may find oneself so beyond control that one may even begin to consume *haraam*. Hence such food should be avoided.

Sayyedatina Ayesha reports that Sayyedena Abu Bakar had a slave who used to pay him *Khiraaj* (viz., that fixed amount that a slave had to pay to his master from all his earnings for the rest of his life). Sayyedena Abu Bakar used to make use of his share of the slave's earnings.

One day the slave brought some foodstuff which Abu Baker R.A ate, whereupon the slave asked him: "Do you know what you have eaten (and from where it has come)?" Abu Bakar R.A asked: "What is it that I have eaten?" The slave said "Once, in the days of ignorance, (prior to Islam) I told a certain man his fortune according to the rules of fortune-tellers. I did not know this art very well. In fact I deceived him. Thereafter he again met me and in return for what I had told him, he gave me this which you have now eaten". On hearing this, Sayyedina Abu Bakar put his finger into his throat to induce himself to vomit in order to take out all that which he had in his stomach. Abu Bakar R.A took the precaution not to leave any of the *haraam* in his stomach, because it was inpossible to take out that *haraam* portion of the food only. This is the *taqwa* of Abu Bakar R.A. Even if he did not vomit it would have been no sin.

NOTE that the things uttered by fortune-tellers are very often complete untruthful fabrications and occasionally they may be correct. Such utterings cannot be relied upon. Hence Muslims are not allowed to believe these fortune-tellers.

Rasulullah (S.A.W) said: ***"When a person buys a piece of cloth for ten dirhams of which one dirham is of haraam source, Allah will not accept his Salaah as long as this cloth remains on his body."***

Even though the *Fard* duty will be considered discharged, he will not receive the full reward of *Salaah*. The same applies to his other acts of righteousness. We should truely fear Allah. Just unsatisfactorily and few are the Salaahs performed by most of us. How is it to see even those weakly performed Salaahs going wasted like that?

What answer are we going to give on the day of *Qiyaamat*? How are we going to bear the painful punishment?

Rasulullah (S.A.W) said: ***"I have indeed commanded you of all things that I know of that will bring you nearer to paradise and draw you away from hell. And I have indeed prohibited you from everything that I know of that will bring you near to hell and draw you away from paradise."***

The Rasul (S.A.W) informs us here that he had prohibited us from the doing of such deeds that would lead us to hell and away from paradise. He said: "And verily the Angel Jibreel had revealed to me that no soul shall ever pass away until it had fully taken possession of the full sustenance due to him, even though it may be delayed. So fear Allah and be moderate in your search for sustenance. And do not allow the delay in such sustenance to drive you to seek it through sinning against Allah. For verily, never is that sustenance which is with Allah (or anythings else) attained through sin against Him."

Rasulullah (S.A.W) said: ***"Verily out of ten parts of sustenance, nine parts lie in business (trade)."*** This means that one should choose trade as a means of income, because it is a major and blessed source of income.

Rasulullah (S.A.W) said: ***"May Allah keep safely that believer who is a hardworking tradesman, who cares not what clothes he wears."***

Here mention is made of the tradesman and craftsman who, beacuse of

the nature of his work, wears soiled clothing. He does not have time nor the opportunity to be dressed well. However, when a person is not forced to do so by the nature of his work, he should at all times be simple and clean in his dress and appearance.

Rasulullah (S.A.W) said: ***"It has not been revealed to me that I should amass wealth, or that I should be of those who are traders. On the contrary it has been revealed, to me to celebrate and declare the glory of Allah and to Praise Him."*** *(i.e. to say tasbeeh)* ***"and to be of those who prostrate before Alluh and to be of those who worship Him. So worship your Allah till death overtakes you."***

This indicates that one should not become over-involved in worldly affairs. It is, however, necessary to earn a living according to one's needs. On the other hand, as for those who have the full measure of *tawakkal*, (reliance cn Allah), and are able to observe all its conditions, they may cast aside all worldly persuits.

It is reported by Sayyedana Jabir (R.A) that Rasulullah (S.A.W) said: ***"Allah's mercy be upon that person who acts generously when he sells, generously when he buys, and generously when he reclaims a debt due to him."***

Subhaanallah! What a grand position of honour for those who are considerate and generous when buying, selling or seeking or reclaiming credit. Rasulullah (S.A.W) made a special *dua* for them and his *dua* is accepted without doubt. That is not all. If it had been the only consequence it would have been more than enough. Apart from that, the trader will of course also be rewarded for his generosity and consideration.

Hence it is advisable that all traders apply this principle in their

business. Not only do they gain the *dua* of Rasulullah (S.A.W) they also please their customers and thus see their business flourish. Customers will return time and again and offer *dua* for them. No doubt, when a person follows *Shariat,* he enjoys almost royal existence, with ease and comfort. Can anyone be more fortunate than he who gets the blessings of both worlds, while at the same time also being the beloved of all and respected by all?

Rasulullah (S.A.W) said : ***"Refrain from swearing oaths excessively when selling,"***

Because it is possible than one of the sworn oaths may turn out to be untrue and then you will be without *barka* (Blessings) and Allah's name would have been used with disrespect. However, if it is done sometimes there will be no harm.

Some traders are fond of swearing oaths in order that their goods should get sold. It is normally done so that clients may get confidence in the goods. Through such uncalled for acts, the goods become devoid of blessings, which in turn cause harm here and in the hereafter.

Rasulullah (S.A.W) said : ***"Indeed the trader who in both word and deed is honest and trustworthy will on the day of Qiyaamah arise with the Prophets of Allah and the righteous elders and the martyrs."***

In other words, he will be among the great saints of Allah, who had in each and every word and deed of theirs been most truthful, and had made the object of their lives the obedience of Allah. They will also be among the martyrs of Islam who have been saved from the fire of hell.

The *Hadeeth* states that ***"they will be with"*** those saintly people. This does not mean that they will be granted the same rank and position as

the saints. It denotes a special kind of holiness like that which is normally attained through being continuously in the company of pious men.

For example, a person invited a pious man to have a meal with him and to enter in the company of his disciples. It stands to reason that the host will entertain the pious person and also his disciples in the same place and with the same food. Of course all will realize that the rank and position of the saintly man in the mind and heart of the host will not be the same as that of the disciples, although they are seated together. However, because of being in the company of the elder and because of being seated together the disciples have also attained this great honour.

To be in the company of Rasulullah (S.A.W) is indeed an exceptionally high honour. If there is no possibility of sitting down to eat with him, and even if that honour cannot now be obtained, then to be able to look upon his holy and shining countenance, is in itself a tremendous honour. Even to be in his proximity is a great blessing. Hence all Muslims should definitely try to become worthy beneficieries of this sacred *dua*.

Rasulullah (S.A.W) said: "***O you people who trade, verily trade is such a thing wnerein there is much vain talk and oaths are taken. So mix it with Sadaqah (charity).*** "

This means unnecessary talks and oaths are undesirable. Therefore give *sadaqah*, so that it is a recompense for these unintentional pronouncements. It will also remove the pollution which may have entered the heart.

"On the day of Qiyaamat the traders will be raised as wilful transgressors and sinners, except those who feared Allah and spoke the truth and (during their business dealings) committed no sins."

Nasee al Ansi relates from Rakab al Misri (R.A) that Rasulullah (S.A.W) said: ***Glad tidings to those whose earnings are halaal.***

In the book **'Targheeb wa Tarheeb'** there is a long *Hadeeth* in which Sayyedena Saad bin Abi Waqqaus R.A said: "O Rasulullah (S.A.W), make *dua* that Allah Taala makes me one of those whose prayers will always be answered."

Rasulullah (S.A.W) replied: ***"O Saad, keep your food pure and halaal and you will become of those whose prayers are answered. I swear by Him in whose hands Muhammad's (S.A.W) life lies, that when a man casts one morsel of haraam food into his stomach, no righteous deed of his shall be accepted for forty days."***

Miqdaad bin Maadi Karb reports that Rasulullah (S.A.W), said : ***"No one of you ever ate better food than that which he earned through the work of his hands. And verily Nabi Dawood (A.S) used to eat that which he earned with his hands."***

It is stated in *Ibn Maaja* that Rasulullah (S.A.W) said: ***"There is no earning better than that which is earned with one's own hands. And whatever one spends on himself and his children and on his servants, is for him a deed of charity.***

Abu Huraira R.A relates that Rasulullah (S.A.W) said: ***"It is better for a person to carry a bundle of firewood on his back (and sell it) than to beg of someone who may give or may refuse."***

Sayyedina Anas R.A ***reports that a certain Ansari once came to Rasulullah (S.A.W), and begged him for something. The Rasul (S.A.W), asked him; "Is there really nothing in your house?" He replied; "Yes, sire, there is a hessian bag, one part of which I wear and the other part I spread when I retire to sleep, and a cup which I use for drinking water."*** Rasulullah (S.A.W), said; "***Bring both to me.***" He brought the articles. Rasulullah (S.A.W), took them and exclaimed: "***Who will buy these from me?***" A man replied: "I shall buy them both for one dirham." Rasulullah (S.A.W) asked

twice or thrice: "***Who will give me more?***" A man finally said; "I shall buy them both for two dirhams." Thereupon Rasulullah (S.A.W) gave the goods to him and gave the two dirhams to the Ansari and said: "***Buy food with one dirham and feed your family, and buy with the other an axe and bring it to me.***"

The Ansari brought the axe. Rasulullah (S.A.W) took it and with his own *mubarak* hands fitted a handle to it and said; "***Go, cut wood and sell and let me not see you for fifteen days.***" The man did as he was told and came (again) after fifteen days with ten dirhams. With some of it, he bought clothes, and with the other he bought food.

Rasulullah (S.A.W), said to him: "***This is better for you than that you shall appear on the day of Qiyaamat with a mark on your face to indicate that you were a begger.***"

CHAPTER TWO

VIRTUES OF EARNING

In this chapter we first of all mention verses of the Quran which refer to the subject. In the IHYA-UL-ULOOM, Imam Ghazali (R.A) dealt at length with this subject in the chapter on "*Adaab* (ethics) of correct earnings and livelihood." We quote briefly from there. Allah says in the Quran:

***Ayat* No. 1**

"And He has made the day as a means of subsistence." (Surah Naba)

Ayat No. 2

"And it is We who have placed you with authority in the land, and provided you therein with means for fulfilment of your life." (Surah A'raaf)

Ayat No. 3

"And there are others travelling in the land seeking Allah's bounty." (Surah Muzummil)

Ayat No. 4

"And when the prayer is finished, disperse in the land and seek bounty from Allah." (Surah Jum'ah)

It is mentioned in the *Haadeeth*:

No. 1: Sayyedina Anas (R.A) reports that Rasulullah (S.A.W) said: ***"It is an incumbent duty upon every Muslim to earn a halaal livelihood."***

No. 2: Sayyedina Abdullah bin Masood (R.A) reports that Rasulullah (S.A.W) said: ***"To earn a halaal livelihood is compulsory after the completion of other obligatory acts."***

No.3: Sayyedina Abu Saeed Khudri (R.A) relates from Rasulullah (S.A.W) that he said: ***"For every person who earns anything halaal, which he either eats himself or whereby he clothes himself or clothes anyone else of Allah's creation, that shall be written as a deed of charity."***

Sayyedatina Aaysha (RA) reports that Rasulullah (S.A.W), said: ***"Whosoever in the evening is exhausted through his work, has all his sins forgiven by that evening."***

TAWAKKAL

In all these *Ayaat* and *Ahaadeeth* we read about the great virtue of earning a living with one's own hands. On the other hand there are many more *Ahaadeeth* regarding *tawakkal* (reliance on Allah). The Quran, *Hadeeth* and the words of the saints of Islam are full of the virtues of putting complete faith in Allah as the provider. Imaam Ghazali (R.A), said that from amongst the ranks of *deen* the rank of *tawakkal* is a very high one. It is the rank of those who have attained nearness to Allah, but to understand it is not easy, and to act upon it is even more difficult. Even to enumerate all the *Ayaat* and *Ahaadeeth* pertaining to this is difficult. I shall mention just a few.

***Ayat* No. 1.**

"And trust in Allah if indeed you are believers".

***Ayat* No. 2**

"And in Allah let them put their trust."

***Ayat* No. 3**

"And whosoever trusts in Allah, for him Allah will be sufficient."

***Ayat* No. 4**

"And verily Allah loves those who trust in Him."

Note : For whomsoever Allah becomes the sufficient One and for whosoever He becomes a Lover or Protector, that person becomes successful because a lover never punishes the beloved, neither casts him aside, nor does He deny His countenance to the lover.

***Ayat* No. 1**

"Does Allah not suffice for his bondsman."

***Ayat* No. 2**

"And whosoever relies on Allah, then surely Allah is the Mighty, the Wise."

***Ayat* No. 3**

"Those whom you call upon besides Allah, are mere bondsmen like yourselves."

Ayat **No. 4**

"Verily those whom you call upon besides Allah, are not masters of your sustenance. Search for your sustenance from Allah and worship Him."

Ayat **No. 5**

"And to Allah belong the treasures of the heavens and the earth but the hypocrites do not understand."

Ayat **No. 6**

"He controls the affairs. There is none to intercede except with His permission."

Other than these verses of the Holy Quran, many *Ahaadeeth* also stress the importance of *tawakkal*.

No. 1. Ibn Abbas (R.A) reports: "Once the Nabi (S.A.W) came out of his house and said: "The previous *ummats* were shown to me, and I saw that with some *prophets* there was only one believer. With some, there were two followers. With some, there was a congregation, and with some, were no followers at all. Then I saw a huge congregation of so many followers that they almost covered the horizon. I desired from Allah that such would be my *ummat*, but to me was said: "This is Nabi Moosa (A.S) with his *ummat*." Then I was told "Lift up your eyes." And when I looked ahead, I saw a very large multitude of people as much as to cover the horizons. Then I was told: "Look to those on this side and to those on that side." Again I saw such a large crowd which encompassed the horizon. Then was said: "This is your *ummat* and ahead of them, there are seventy thousand more who will enter

paradise without being called to account. They are the ones who do not have fortunes told, neither do they practice *Istirqa* (a type of witchcraft) nor do they brand their bodies as a treatment, and on their Sustainer alone do they rely." Sayyedina Ukaasha bin Muhsin (R.A), on hearing this rose up and said: "Pray to Allah to make me one of them." Then another person said: "Pray to Allah to make me also of them."

Rasulullah (S.A W) said that ***"Ukaasha has beaten you to it."*** What he meant was that Ukaasha had the real and sincere desire, whereas the other became interested only when he heard Ukaasha's plea. This is like those who wish to be initiated into an order of *tareeqat* at the hands of a shaikh (*Murshid*). The one comes along with a sincere desire and longing to become a *Mureed*. On seeing this many others get filled with fervour and also join.

No. 2. In a long *Hadeeth Qudsi* we read: "Allah says: 'I swear by My Honour, My Majesty, My Exaltedness, My Magnificence, My Elevated Position, whenever a servant of Mine places My pleasure before his desires, I shall keep his death in front of his eyes (so that he shall never be neglectfull thereof) and I will cause the heavens and the earth to be the guarantor of his sustenance, and I shall be behind every business deal he may make with any merchant (that he profits thereby)."

No. 3. Sayyedina Umar (R.A) reports that Rasulullah (S.A.W) said: "If you people should put your *tawakkul* (reliance) in Allah as you should, He will grant you sustenance in the same manner as He grants the birds who go out in the morning with empty bellies and return in the evening with bellies full of food."

No. 4. Abu Zar (R.A) reports that Rasulullah (S.A.W) said: "I know one verse in the Quran which will suffice for the people's needs if they should accept and act accordingly: "And whosoever fears Allah, for him shall Allah grant sustenance from unexpected sources."

No. 5. Sayyedina Anas (R.A) reports, saying: "There were two brothers during the time of Rasulullah (S.A.W). One of them regularly came to visit Nabi (S.A.W), (to learn), while the other used to work. One day the working brother complained to the Nabi (S.A.W) about his brother (who did not work). Rasulullah (S.A.W) replied: "You complain to me about his not doing anything but perhaps you are receiving your sustenance (*rizq*) because of him."

At Gangoh, there used to be a certain Munshi Muhammad Hussain Faizabadi, who managed a bookshop for my father. His job was to attend to clients' orders, prepare parcels and attend to posting. My uncle, Maulana Muhammad Ilyaas (May Allah have mercy on him), used to be almost always in *Ibaadah.*

He would either be busy with voluntary prayers or recitation of the Quran or some other deed. One day Munshi Saheb got annoyed with my uncle, and harshly scolded him: "Why don't you come and take an interest in the bookshop? You pass the whole day unproductively."

When my father came to hear of this, he called and reprimanded him for his outburst. And finally he said: "Munshi Saheb, I sincerely believe that whatever Allah has given me of food and drink is because of the presence of this (righteous) man. Do not scold him at all."

The story is quite a long one. I only remember it now when I mentioned the previous *Hadeeth* and because it is of the same theme, I thought that it had to be mentioned in abridged form.

No. 6. Abu Hurairah (R.A) reported that Rasulullah (S.A.W) said: Your lord, Most High Says:

"If my servants obey me, I shall send raindrops upon them by night and shall let the sun-shine come upon them by day and they shall not even hear the sounds of thunder coming from clouds.

Sayyedina Ali Khawas (R.A) used to recite this verse:

"And put your trust in the Everliving One, who dies not." Then he used to say: "After reading this verse, it is not at all advisiable for any one to put his trust in anyone else."

Some *Ulama* have been informed through visions that: "Whosoever puts his trust in Allah, has indeed arranged for this sustenance."

Others again have said: "Do not allow the struggle for(sustenance, which Allah has guaranteed, to cause you to become negligent of your compulsory duties, that you disregard your future in the hereafter. No amount of striving will increase your *rizq* even a little. It is foolish to do so because you will only be able to gather so much as is predestined for you."

Sayyedina Ibrahim bin Adham said: "I have inquired from a holy man: "From where comes the food you eat?" He replied: "I do not know, ask my Sustainer to tell you from where He feeds me."

Haram bim Hayaan asked Sayyedina Uwais Qarni (R.A): "What do you advise me? Where shall I settle down." He pointed towards Syria. Haram asked again: "On what shall I live there?"

Sayyedina Uwais (R.A) said: Woe to the heart in which there is doubt. Of what benefit will preaching and advice be (to those with doubtful hearts)?" ***(IHYA)***

There are also a few stories from my previous book "**VIRTUES OF HAJ**". Here are a few of them.

STORY NO. 1

Another saint says:" A young man lived near where I resided in Makkah. He was always dressed in tattered clothing. He never came to visit us or meet us. Yet I grew to love him very much. It so happened that, from a *halaal* source, I received two hundred dirhams. This I took to him and placed on his prayer mat and said to him: "From a completely legitimate source I received this. I beg you to use it for your needs."

Looking at me *sideways* he said: "In order to be in Allah's presence, I have forsaken seventy thousand dinars which I had gathered and also that much in property which was rented out. Do you now desire to tempt me or deceive me with these dirhams?"

Then sweeping his *musallah* with his hands, he stood up straight and walked away with an air of such independence as I had never yet seen in my life. And as I picked up my dirhams, I felt so humiliated as I had never felt before in my life. ***(ROWDH)***

STORY NO. 2

It was a habit of Shaikh Ibrahim Khawas (R.A) that whenever he proceeded on a journey he would just take a water-can with him and not tell anybody. Hamid Aswad (R.A) relates: "While I was in the mosque once, the Sheikh again just took his water-can and walked off". I followed him. At Qadisiyya he asked me "To which destination do you intend going O Hamid?" I replied: "Sir, I only intend to be your companion on a journey." He said: "I am going to Makkah." I said: "I shall accompany you till there." We

proceeded. After having travelled for three days, another youth joined us. He was with us for a whole day and night without performing one *salaah*." The Saikh asked: "How is it that this third person with us does not perform even one *salaah*?" The Shaikh asked him: "Why is it that you do not perform *salaah*?" He replied: "*Salaah* is not incumbent upon me." Shaikh asked: "And why not? Are you not a Muslim?" He replied: "No, I am a cristian. but even in my religion I rely on Allah." My heart told me that he was telling the truth and I wanted to leave him alone in the desert where there was nothing except Allah. I wanted to test him.

The Shaikh said to me: "Do not turn him away. Let him walk with you." We continued on our way until we came to a place called Batn-Mard. There the Shaikh washed his clothes and turned to the young man, saying: "What is your name?" He replied: "My name is Abdul Maseeh." Shaikh said: "O Abdul Maseeh, here we stand now at the border of the Holy Haram near Makkah. Allah has forbidden polytheists from proceeding beyond this point. The Quran says: "The *mushrikeen* are impure, so allow them not near the Holy Mosque."

"You desired to test your self and your test is over and you know the answer. Do not enter beyond this point of Makkah, otherwise we shall have to object to your presence."

We left him there and departed for Makkah. When we stopped at Arafat, we had the suprise of our life when we saw him once more searching the faces of people. When he saw us he was overcome with joy and he embraced the Shaikh who said to him:

"O Abdul Maseeh, tell us your story. He replied: "Do not call me Abdul Maseeh (slave of the Massiah) but I am the slave and bondsman of Him who had sent the Massiah. When you left me, I waited there and when another

group of pilgrims arrived, I put on *ihraam* clothes pretending to be a Muslim, but when I saw the Ka'bah, all other religions fled from my heart and Islam alone entered. I washed myself and embraced Islam. From this morning I have been searching for you, and now I have found you."

Thereafter we three travelled together and stayed together until he passed away among the Sufis and as one of them. ***(ROWDH)***

The above story is quoted in my autobiography from Maulana Thanwi's MALFOOZAAT—*Husnul Azeez*. Now comes the question:

How is it that with non-believers something like that happens? The answer is that the *dua* of non-believers can be accepted and is answered. That we all accept. Similarly their trust in Allah can also be effective. Both *dua* and trust in Allah by them can be beneficial. In fact, sometimes the prayers of non-believers are answered to such an extent to which Muslims' *duas* are not answered. Look at the *dua* of Iblees when he prayed.

"***Lord grant me respite till the day they are raised.***"

It is to be noted that Rasulullah (S.A.W) said that Allah says:

"I am as My servants imagine Me to be." In other words whatever good thoughts a person may harbour within him regarding Allah, so Allah shall be with him.

STORY NO. 3

Shaikh Bannan (R.A), says: "I came for Haj from Egypt. With me I had sufficient provisions. Along the way I met a lady who said to me; 'O Banaan,

it seems that you are also a porter — *hammaal* — carrying goods. Do you perhaps fear that Allah shall not provide you with sustenance?". Hearing her say this, I threw my provisions away. Then for three days I could find nothing to eat. Thereafter, all I found lying on the ground was an ornament which ladies use as jewelry on their feet. I picked it up with the intention of giving it back to the rightful owner if and when I find him or her. Possibly he may then reward me.

Again the lady came up to me and said: ' It seems you have set forth as a merchant hoping that in return for the ornament you will be rewarded with something." Then she threw some dirhams in my direction, saying: "Use that for spending."

I used the money and the money was sufficient for the entire Haj journey and return to Egypt. Says the poet:

"Many are the strong ones,
Shrewed in their trades,
And intelligent,
Yet sustenance avoids them.
And many are the weak ones,
weak in their trades,
Yet as the waters of the sea,
Rizq flows to them.

This indeed shows that,
with his creatures Allah has a plan,

Secret in nature,
Not divulged to men".

(ROWDH)

STORY NO. 4

A story is told about a certain *Walee* who set out on a journey to perform Haj. He travelled with a caravan without any relatives as companions, and made this promise to himself that never would he beg for anything from anyone. The time came when he had nothing to eat and he became so weak in body that a thought passed through his mind, "Now I have reached the stage of anxiety. I am about to perish and Allah has forbidden that anyone should perish at his own hands or destroy himself. Hence I am now forced to reluctantly beg." But then he drove this thought from his mind and renewed his promise to himself not to beg and not to break his original agreement, even unto death.

Because he was so weak, he stayed behind while the rest of the caravan proceeded onward. There he waited for death to overtake him, lying with his face towards the *Qiblah*. Someone on horseback approached him and from a jug of water gave him a drink, and further provided his needs. Then the stranger asked: "Do you wish to rejoin your caravan?" He replied: "I do not know how far ahead of me they will be; how shall I find them now?" The stranger said: "Come, rise and follow me." They left and after walking for a short while the stranger said to him; "Wait here, the caravan will soon arrive to meet you here." He waited there and soon the caravan caught up with him.

(ROWDH)

Hazrat Abdul Wahid bin Zaid is one of the eminent elders from among Chishtiya Order of saints. He says: "Once we undertook a voyage by ship. A very strong hurricane arose and drove our ship aground on an island. There we found a man worshipping an idol. We asked him:"What is this that you worship?'

He pointed to the idol.

We asked: "How is it that you worship a god made by your own hands?' As for us, we worship a God who creates; surely that which you made with your own hands is not fit to be worshipped.

He asked : "What do you worship?"

We asked: "We worship that being whose Throne is above the heavens. His power extends over the earth and His Majesty and Greatness reigns above everything else."

He asked: "How did you come to know of this Being?"

We replied: "He sent his Messenger to us, a Messenger, who is a man of honesty, integrity and nobility. He taught us everything that we know of our Creator."

Then he asked: "And where is that Messenger now?"

We replied: "Having conveyed the message from his Lord, Allah called him unto Himself so that He may reward him fully for having diligently delivered the message."

He asked: "Did this Messenger leave any sign of himself with you?'

We replied: "Yes, he left the Holy Word of Allah with us."

He said: "Kindly, show me that Book."

Thereupon, we brought a copy of the Holy Quran and showed it to him.

He said to be excused, saying that he could not read: "Please read it for me."

We recited a certain *Surah* to him and as he listened, the effect upon him was such that the tears came streaming to his eyes.

Then he exclaimed: "It is rightly due to that Holy Being Who is the author of this Holy Word that He should be worshipped. And that He should not be sinned against."

He immediately embraced Islam. We taught him some of the basic teachings of Islam and some Surahs of the Holy Quran. That evening after the Isha prayers he inquired: "Does your Creator sleep by night?"

We replied: "No, He is the Living, the Self-subsisting Eternal One. Neither sleep nor slumber overtakes Him."

Then he said: "What wretched ones you are indeed that your Lord is Ever-awake while you sleep by night!"

This uttering of his filled us with wonder and amazement. Later when it became time for us to depart from that island, he begged us to take him with us so that he may learn more from us. We took him with us.

When we reached Abadan I told my companions: "This man is a newly converted Muslim. It is our duty to make some arrangement for his maintenance and expenses."

Therefore we collected some money and gave it to him.

He asked: "What is this?"

We said: "These are only a few coins. Use it for yourself."

He exclaimed in surprise: "***LA ILAHA IL LALLAH!***"

How is it that you people teach me a path which you yourself do not follow? I used to live on a desolate island, worshipping an idol, never worshipping the True God, and He did not neglect to supply all my needs. I did not even know Him. Yet He never allowed me to perish. How will He now allow me to perish, now when I do worship Him?'

It was only three days later that we heard that he was on his death-bed. I went there and sat down by his bedside and asked if there was anything that I could do for him. he replied:

"No, all my needs have been fulfilled by Allah Who sent you to that island with guidance."

Shaikh Abdul Wahid continues: "While sitting there. I suddenly fell asleep. And in a dream I saw a wonderful green garden. In it was a beautifully constructed canopy, under which was sitting such a beautiful maiden as no one had ever seen before.

She exclaimed; "For the sake of Allah, hasten him to me for I am besides myself with longing and yearning for him."

When I awoke, he had already passed away. We prepared his body for burial and buried him. That evening I again saw him in a dream, sitting in that same garden with that some beautiful maiden besides him. She recited this verse:

"And the Angels enter unto their abode from every door (saying): "Salaam upon you for the patience exercised (in all calamities)."

How great the mercy of Allah! Here is a man who throughout his life

had been involved in idol-worship. Then Allah sent a storm to force these people to be stranded on the island. Allah sent them there near the idol-worshipper's final hour. Now he receives the great treasure of *Iman* and acquires the luxuries of the hereafter.

"O Allah none can ever with-hold from him to whom You give and no one can give to him from whom You with-hold."

STORY NO. 5

Sayyedina Zoon-Noon Misry is an eminent saint. He relates: "Once I was going through a certain uninhabited place when I saw a young man, so young that on his face there were two lines where his beard was just starting to emerge. As he saw me he became frightened, started to tremble and his face turned pale. He started to flee. I shouted to him:

"Don't run away, I am only a man like you. I an not a *jin*. Why do you fear me and flee?" He replied: "It is from you human beings that I flee." He ran further. I went after him and begged him to stop. When he stopped, I asked him: "It seems to me that you are alone in this desolate place. Have you no companions with you? Have you no fear?"

He replied: "I have with me one who fills my heart with joy." Hearing this I thought that he had a friend with him. I asked where the friend was.

He answered : "He is with me at all times. He is on my right and on my left, in front of me and behind me. He is on all sides."

I realized that he referred to Allah.

I asked: "Have you with you anything to eat or drink?"

He replied: "He who fed me while I was in the womb of my mother has also taken it upon Himself to be the warrantor of my *rizq* in my older age."

I again asked: "But surely you must be having something to eat, through which you can gain strength for spending night hours in prayer, and through which you get strength to spend the day fasting and through which you can get strength in your body for the *ibadah* of Allah in a proper manner."

He saw that I had put so much stress on eating and drinking, hence he recited a few lines of poetry:

"For the friend of Allah no house is required,
Nor does he tolerate the possession of wealth.
When from the plains he moves to mountains beyond,
The plains doth weep for the love of him.
For his prayers by night and his fasting by day,
A great depth of patience he has.
To his *nafs* he doth speak: As much of the ordeals you can bear,
With patience do bear, for no sacrifice is too great for Al-Rahman,
And instead of a burden, a pride it should be.
When to his Lord he speaks, with eyes shedding tears:
"Lord my heart doth fly, so take Thee care thereof.
Neither the highest paradise, nor its fragrant flowers,
All I do beg is Thy loving Countenance and Thy grace,
Such indeed is the geatest prize."

STORY NO. 6

Sayyedina Khawas says: "Once while walking along in a very desolate place, I met a Christian monk on whose waist was tied a sacred belt. (This was worn by non-believers as a symbol). He begged of me to be my companion (as was a custom of the day that the non-muslim *fakirs* often lived in the company of saintly Muslims). I allowed him to accompany me and for seven days we walked together, both of us neither eating nor drinking anything.

On the seventh day, he said to me: "Oh follower of Muhammed (S.A.W), show me some miracle. Several days have passed and we have had nothing to eat." I prayed to Allah.

"Oh Allah do not allow me to become humiliated in the presence of this unbeliever!"

Immediatly thereafter, a large tray appeared in front of us on which were placed bread, roasted meat, fresh dates and a jug of water. We both ate and drank and walked further for another seven days. On the seventh day, I feared that he would again seek a miracle from me and instead I said to him. "Now it is your turn to show something."

He leaned on his walking stick and started to pray. And this time two trays were found on the ground and this time there were twice the amount of things as before. I was ashamed and astounded and my face became pale, and because of this, I declined to sit down to eat. My Christian companion insisted that I eat with him, but I continued to excuse myself.

Then he said: "Eat for I shall give you the good news of two important things; the first of which is: ***"Ashhadu alla Ilaaha Illallaah wa Ash hadu***

Anna Muhammadar Rasulullah." (I bear witness that there is no God except Allah, and I bear witness that Muhammed (S.A.W) is Messenger of Allah). "I have accepted Islam", saying this, he broke the belt and threw it away.

"The second good news is this, the food which is here was because I prayed thus:

"Oh Allah if this follower of Muhammad (S.A.W) has any position of honour with You, then because of him, give me food. And this is how this food was given. And because of this I have embraced Islam." Thereafter, we both commenced eating and set forth. At last we reached Makkah. We performed Haj. After Haj, he preferred to remain in Makkah. There he passed away. May Allah forgive him!"

There are so many stories in history of how unbelievers have accepted Islam in similar manner. The story also indicates that Allah very often grants sustenance to some people because of others. Those who receive may even in their own foolish minds believe that they are being granted such sustenance through their own great works, or their own hard work. In the *Hadeeth* it is repeatedly mentioned how we receive sustenance because of the presence of the weak and elderly ones among us.

The story also shows that Allah grants miracles to some Unbelievers because of Muslims, which outwardly may appear as if it is the miracle performed by the Unbeliever. In fact it only happens because of the presence of a Muslim.

We have mentioned some verses, *Hadeeth* and stories depicting the virtues of the trust in Allah. Apart from these, there are many other stories of the lives of the saints and true lovers of Allah. We have a history of 1400

years. How many other wonderful events like the above are not happening to the sincere ones day after day, year after year?

If we are going to put pen to paper, where are we going to stop and how far will we go?

However, there are three points worthy to remember in this regard: First of all it should be borne in mind that these events belong to the mystic life of love for Allah and trust in Him, which in turn do not follow the normal laws and regulations.

As far as mystic love is concerned, it is not subject to general rules and special principles. Neither can it be learned through study, reading and writing. This love has to be created in himself by the novice.

"Love itself will teach the laws of love."

Our duty is but to jump into the ocean of love by intense striving and hard work. Thereafter every task becomes easy and every ordeal is ecstacy.

Every ordeal that is a teremendous ordeal or the cause of destruction for the ordinary man, is for the swimmers in the ocean of love, easy and pleasurable ecstacy. And the result thereof is beyond description. Says the poet"

"To stand on the shore
And discuss the virtues of swimming
This ocean, is useless indeed.
But to immerse therein, O heart, causes you
To reach the other shore "

So read these stories with this point in mind, and try to colour yourself with the colour of those who are in it. And until such time that you have created within yourself that love, never try to put forward these stories to prove your point and try not to believe that the same rule applies to all. And neither should we raise objections to these stories, because they happen at a time when through intense ecstacy, the mind is overwhelmed and reason functions no more.

Imam Ghazali says: "Whosoever has drunk from the cup of love, becomes smitten with love and when this state prevails, there should be a measure of tolerance regarding his utterances. When the intoxication passes over, it will be seen that whatever had been said while having been overwhelmed, has been said in a condition of spiritual ecstacy and has not been the truth of the matter. Whereas from the words of the lover (Mystics), ecstacy is derived, one cannot depend thereupon or attach non-Mystic importance thereto." ***(IHYA)***

The second point is this: In these stories such examples of *tawakkal* (reliance) are mentioned as are beyond us and even beyond our understanding. These stories depict the height of ecstatic love and the extreme forms, which no doubt are very much appoved of by Allah.

All of us should strive to reach that stage or at least to have the desire for it. However, until such time that this extreme point of *tawakkal* is reached one should never stop making use of the physical means towards our sustenance.

One saint said: I once asked Sayyedina Abdur Rahman bin Yahya: "What is *tawakkal*?" He replied: "It means that if you put your hand in the mouth of a huge snake and if it eats the hand up to the wrist, then still you should fear none but Allah." Thereafter I went to ask Sayyedina Bayazid. I walked to his house. I knocked on the door and from inside came his reply,

(without me having asked him): "Did the reply of Abdur Rahman not satisfy you that you have come to me to ask the same?"

I begged: "Please open the door."

He answered: "But this time you did not come to visit me. You have come to ask me something for which you have already received an answer."

He did not open the door. A year later, I again visited him. When I knocked on his door he immediately opened the door and said: "Yes, this time you have come to visit me." ***(ROWDH)***

Mulla Ali Qari wrote in the commentatry on *Mishkat*: "It is not against the concept of *tawakkal* to also prepare means of sustenance and if a person only relies on Allah without any preparation of means, then too there is no harm, on the condition that the person remains steadfast and sure. He should not become worried and troubled when times become difficult and he should depend only on Allah and neither should the reliance on anyone else enter the mind."

Those who criticised the casting aside of preparation or the making of provision, do so simply because of the fact that few men are able to rely on Allah in proper manner and do so efficiently. They in fact often become a burden on others, depending on others to feed them.

Rasulullah (S.A.W) said: "If you people should put your faith and trust in Allah as you should, He will grant you sustenance in the same manner as he grants it to the birds who set forth from their nest in the morning with empty bellies, and retrun at night filled with food."

Rasulullah (S.A.W) also said: "Whosoever turns to Allah fully, for

him Allah will fulfill all his needs in such a manner that sustenance will reach him from sources from where he never expected."

The truth of this can also be seen from two stories mentioned in the *Hadeeth*.

The story of Sayyedina Abu Bakar is quite well known. When Rasulullah (S.A.W) had gathered provisions for the Battle of Tabook, Abu Bakar (R A) brought forth all that he had at home to present to Rasulullah (S.A.W), who inquired of him: "And what have you left for your family?" He replied: "Allah and His Rasul (S.A.W)"

The second episode concerns a man who brought forth a piece of gold, the size of an egg saying: "O Rasulullah (S.A.W) I have found this in a mine and I now give it in the path of Allah. I have nothing except this." Rasulullah (S.A.W) turned away from him. The man presented the gold nugget three times, whereupon Rasulullah (S.A.W) took the gold nugget and threw it away in displeasure with such a force that had it struck him it would have injured him. Then he said: "There are some people who give all their possessions in charity. Then they go about stretching their hands to others for alms."

How can this person's *tawakkal* be the same as that of Sayyedina Abu Bakar? This is the sole reason why Rasulullah (S.A.W) accepted everything given by Abu Bakar and became displeased when the other tried to do the same.

In the matter of the adoption of means and sole reliance, many *Ahaadeeth* and incidents have been compiled. Imaam Ghazali wrote that in *tawakkal* there are three stages:

First of all there is the first stage for which we may take as an example

the man who lands before a court of Law. He appoints a clever experienced lawyer or advocate to appear on his behalf. All questions put to the accused are referred to the lawyer for answers. A man who is so dependent on another as this man obviously is, is not acting in a very commendable way. This kind of *tawakkal* is acquired and of a passing nature.

The second stage of *tawakkal* is of a higher degree and it may be compared to an infant child. For each and every one of his needs the child calls his mother. When anything appears before him which causes fear, worry or surprise, the first thing that comes to his mouth is :"Mamma".

It was to these two persons that Sayyedina Sahl referred when he replied in answer to a question as to what is the description of minimum *tawakkal*. He replied: "It means to terminate all expectations (of help) from anywhere." And when he was asked: "And what is the middle stage thereof?" he replied: "To forgo any choice (of assistance that may come)".

And when the questioner asked again:"And what is the highest stage thereof?", he replied: "That will only be understood by that person who had passed the second stage."

Imam Ghazali says further:" The third and highest stage is that where you become in the hands of Allah just like a dead corpse in the hands of the person who washes it in preparation for burial. The corpse makes not one single movement of its own accord. When one reaches this stage there is even no need to make *dua* to Allah asking for anything. Allah himself becomes the Guarantor and Provider of all one's needs in the same way as the washer himself is responsible for all the needs of the corpse. ***(IHYA)***

Now, the question may be asked : How is it that the Nabi (S.A.W) always used to prepare provisions for his needs. Does this then necessarily mean that he never reached the highest stage of *tawakkal*? (God Forbid) It was most definitely not so. The fact that Rasulullah (S.A.W) always made

provision for his coming needs is true. His was a special case, which he himself chose for himself. He had to be an example for the vast majority of the *Ummat* and had he accepted for himself the highest stage of *tawakkal* it would have meant that his *Ummat* would have been landed in extreme difficulty in trying to emulate or follow him. This they would have been unable to carry out. He had great sympathy and feeling for this *Ummat* and as such he never chose for them any such path that would cause them difficulty.

Sayyedah Ayesha reports: "Rasulullah (S.A.W) did not perform *salaatul Duha*, but I do." No doubt, Rasulullah (S.A.W) in spite of having the desire to perform certain meritorious deeds, refrained from performing them diligently, and with such regularity for the sole reason that he feared those deeds may be made compulsory upon the *Ummat*. It does not mean that Rasulullah did not perform this *salaah* at all, because it is mentioned in many *Hadeeth* that he did. If he did perform it regularly, it would have been waajib upon the *Ummat*. ***(Abu Dawood)***

Similar is the case of *Taraweeh salaah*. According to numerous *Hadeeth* Rasulullah (S.A.W) used to perform it on a few nights and then on other nights he did not. The *Sahaba* were so keen to follow him in this *salaah* that they waited and when he did appear from his tent in the mosque, they surmised that he had fallen asleep. Hence they started such movements and noises, that he should wake up without specifically calling him from sleep. Then he came forth and said: "I have seen your actions. But indeed have I not been negligent and asleep this night. Nothing prevented me from coming forth to you, except the fear that this *salaah* may become obligatory upon you. And if it did become obligatory, you would not have been able to bear it."

The author of ROWDH writes: "There is for the Prophets and the saints the opportunity of choosing either the path of warding off the difficult and the harmful or the path of accepting the easy and beneficial. Therefore

there should be no objections against those *Auwliya* who had not chosen the path of warding off harmfulness and had not chosen to provide for themselves. This is so because Rasulullah (S.A.W) had been loaded with the task of causing people to follow the *Shariat*. In doing so, he sympathetically chose for them that path which can with ease be followed by both the chosen ones as well the weaker ones. It stands to reason that when a caravan-driver chooses for the caravan such a difficult and arduous path, which he himself is able to tread, but is unbearable for the majority of his flock, he would not be considered to be a wise and considerate leader."

The third point that one would bear in mind is also connected with the first one mentioned: often we cast ourselves into such situations where it would appear outwardly as if one is casting oneself into self-destruction. Outwardly this would appear to oe an unpermissible act in the eyes of *Shariat*. The incidents of the saints which were quoted seem like that. Now in this regard, it should be remembered that these episodes are like medication. We know there are occasions when trained physicians even prescribe poisonous medicines. In such cases it is of the utmost importance that the medicine should be administered on the specific advice of the doctor and according to his prescribed dosage and taken under his care. When such dangerous medicines are used without his permission and not under his care, death could be the result.

Now, if we should criticise the saints (for having done as in these episodes) it would only point at our own ignorance. Hence those who are not doctors themselves, and possess no medical training and are not strengthened with the advice and prescriptions of trained doctors, should under no circumstances make use of these measures, which outwardly appear to be anti-shariat. it is in fact not permissible for them. And similarly it is not permissible for them to hasten towards criticism against the Imams of the mystic life and against those who practically studied and obtained knowledge of this way of life.

A common objection which is often raised is this that a person should not cast himself into destruction. But let this be clearly understood that it is not always illegal to cast oneself into such a situation wherein there is the possibility of losing one's life. Rasulullah (S.A.W) said: "Allah expresses pleasant surprise and wonder at two persons: the first is that who reclines with his beloved wife under the same covering blanket, and with willingness he rises from there to stand in prayer before his Lord. Allah boasts of him to the Angels. The second is that person who joins an army in battle. The army is defeated and the soldiers begin to flee., but this person, out of fear for Allah, returns to the battle-field and stands firm, remaining fighting alone till he is martyred. Allah says: "Look at him, my servant; he has returned with a desire for my bounty and in fear of my displeasure, fighting till his blood is shed"

This man alone returned to the battle-field to fight and it could only mean that he returned to be killed. When the whole army had fled, what could one man achieve against a whole army of the enemy? So, in spite of having given himself up for destruction, Allah boasts of him. This clearly shows that destruction of oneself is not always a blameworthy thing.

In the book KOWKAB (Vol 111 p. 78) we read: "*Tawakkal* is of various kinds. One is that which is against the law of *Shariat*. For example, the drinking of poison or the jumping off from a high mountain or refraining from all food and drink, none has the strength to withstand these. These deeds are *haraam* and against the word of Allah: "***Do not cast yourselves into destruction.***"

A second form of *tawakkal* is like that of a sick person, who refuses to take any medicine and rather puts his trust in *tawakkal*. The third form is to refrain from such remedial measures the benefit of which is not certain as for example the use of incantations for cures."

Further in the same book in connection with the famous *Hadeeth*: "Tie

your camel and then depend on Allah", the author states: "From this it would appear that the best form of *tawakkal* is that where a person makes proper provisions, taking proper precautionary measures, but still does not trust therein completely. Then comes that where no provision is made at all."

SHAH WALIULLAH writes in his book, DURR-THAMEEN: I once asked Rasulullah (S.A.W) a question as to which is more virtuous; to make provisions for the needs or not to do so. Thereupon, I found a strange spiritual feeling taking possession of my heart, wherein I discovered my self growing completely indifferent to provisions, and my children etc. Thereafter this feeling was displaced by another feeling where I felt drawn nearer towards provisions while my soul moved away from worldly needs and inclined towards delivering all into the Hands of Allah."

Among our Elders of the *Ulama* of Deoband, there have been adherents of both views. One type was that of the adherents of the Raipuri school, named after Hazrat Maulana Abdul Qadir Raipuri. These were those who, from beginning to end, never depended upon worldly agencies and provisions. The rest were those where initially provisions played a role, whereas later they too put their complete trust in *tawakkal*. As far as Hajee Imadadullah was concerned, we do not know much, but as for Hazrat Maulana Rashid Ahmad Ganghoi, he was a man who initially used to have employment, working for a salary. (See TAZKIRAH RASHID p.55). Initially he used to work and once he was offered a sum of seven rupees for translating the Quran. He asked Hazrat Imadadullah for permission to accept the offer, but Hazrat refused permission, saying: "More than this will come your way." A few days later, a wealthy man from Saharanpur, Nawab Shaista Khan, engaged him at a salary of ten rupees per month to teach his children. For six months, he held this job. It is also believed that he had a bookshop, about the success of which not much is known. He writes in his book HIDAYATUS SHIA.

"This humble servant, Abu Mahmood, seller of books (may Allah

pardon him) does not really possess any great wealth of knowledge of the *deen,* except that he had been in the company of the respected *Ulama* and has become quite well-acquainted with the tricks and deceit of the misguided Shias."

At other places in his writings, he also calls himself a bookseller. I do not know whether he practised it as a full-time occupation, or if it was merely a part-time job. However, my late father used to be his special assistant and used to be a copier of books and manuscripts and I suspect that Hazrat had something to do with that.

Hazrat Maulana Nanotwi (May Allah fill his grave with light) used to work initially in the Ahmadi Press in Meerut. This Press was established by his *Ustad,* Maulana Ahmad Ali Saheb. It was his job to correct manuscripts and it was during the time that he was thus occupied that he laid the foundations for Darul Uloom, Deoband. At first, Hazrat used to work and at the same time supervise the work at Darul Uloom. As the *Madresa* grew, he became so involved in teaching and in the management of the *Madresa* that he had to leave his work in Meerut and applied himself fully to the supervision of Darul Uloom. However, it is noteworthy that throughout the whole period of lecturing, teaching and rectorship of Darul Uloom, he never accepted any form of salary for his labours.

(SAWANIH-E-QASMI p.536).

Similarly Shaikhul-Hind Maulana Mahmoodul Hasan, Maulana Ashraf Ali Thanwi and Maulana Khalil Ahmad Saharanpuri (May Allah enlighten their graves) all used to teach and leacture in the early stages and later stopped teaching as a full-time occupation. Maulana Husain Ahmad Madani, on the other hand, used to accept a salary until the end. But so many people, visitors and guests used to be fed in his house daily and so much used to be given by him in charity that his complete salary used to be utilized just for

that. My late uncle, Maulana Mohammad Ilyaas, also used to work for a salary in Saharanpur before moving to Delhi to settle there. Once he said to me: "Many times have I started some form of business and many times have I bought some sheep in company with some Meerutees, but always before their total could reach one hundred, they died. So in the end I was forced to leave the business field."

Even our Nabi (S.A.W) used to be a shepherd for the people of Makkah for a salary of a few qeeraat. He also managed the business of Sayyedah Khadijah before the advent of his prophethood, but becoming the Messenger of Allah he stopped that work. Nabi Moosa (Alayhis Salaam) herded the sheep of Nabi Shuaib (Alayhis Salaam) for a number of years for compensation (see *Durr-e-Manthoor* where it is reported that someone asked Sayyedina Abdullah bin Abbas: "Which of the two periods (in which he had a choice) of eight years or ten did Nabi Moosa (A.S) complete (according to the agreement with Nabi Shuaib (A.S) as a shepherd)?" Ibn Abbas (R.A) replied: "The period which seemed better and more complete (ten years)."

VARIOUS FORMS OF EARNING AND THE BEST AMONG THEM

Among the elders of Islam there has been considerable difference of opinion as to which means of earning a livelihood is best. Imam Shafi says that business is the best occupation. Imam Abul Hasan Mawardi and others like him are of the opinion that agricultural farming is best. Imam Nawawi says that the best is to earn your living through your hands. This of course includes business as well as farming.

The author of BAHR says: "According to our learned ones of the Hanafi School, the best occupation after *jehad* is business, thereafter industry and then skilled labour." In my humble opinion, occupations may be divided into three kinds: business, farming and labour. Many are the *Hadeeth* expounding the virtues in each of these. Some have even included industry and skilled labour with these. But I feel that these two latter ones are not ways

of earning a living, but a way of earning an income and income may be acquired in numerous ways, e.g., through presents, inheritance, charity etc. I feel that it is a mistake to include all those ways of getting hold of wealth in the ways of earning a living. The reason for this is, that if a man knows how to manufacture shoes, it does not necessarily mean that he has earned a living. And if he does manufacture shoes, of what benefit will it be for him unless he has been able to sell these shoes? So either he sells those shoes, which makes him a businessman or he manufactures shoes for people according to their like and specifications, which in turn makes him a hired skilled labourer.

And those who call jehad a form of earning a living, have indeed insulted the lofty institution of jehad. If a person participates in jehad with the intention of earning a living therefrom, he makes his jehad null and void. Once a woman asked Rasulullah (S.A.W) "Can a man go forth in jehad and also have the intention of gaining some worldly benefit therefrom?"

Rasulullah (S.A.W) replied: "He shall not receive any reward".

Abu Moosa Ash'ary reports that a man asked Rasulullah: "A certain man goes for jehad for the sake of gaining booty. Another man fights in jehad in order to show off his bravery. Which of these two is the real *mujahid*?" Rasulullah (S.A.W) replied: "The one who strives that Allah's name be super-imposed above all else, that one is the true fighter in the path of Allah".

Sayyedina Abu Umaamah says: "What do you say regarding that man who goes forth into *jehad* for fame or booty?"

Rasulullah (S.A.W) replied: "There shall be no reward for him." This same man asked the same question three times and all three times Rasulullah (S.A.W) replied: "There shall be no reward for him" and then said further: "Allah only accepts that deed which is done solely and sincerely for His sake alone."

CHAPTER 3

EMPLOYMENT TO SERVE THE DEEN

I have already stated that business is the best form of occupation. It is the type of profession where a person is his own boss as far as his time is concerned. He can also keep himself busy with studies, teaching, *tableegh*, giving *fatwas* etc. And if a person is occupied in such labour where he serves the *deen*, such labour is even more virtuous than even business because this labourer is involved with helping the *deen*. But there is a major condition attached to this, namely that the labourer so occupied should have the intention to serve the *deen* and not to earn money, accepting money only as a last resort and out of need. This was the system of our Elders of Deoband. They considered their service to the *deen* as their primary objective and looked upon the salary received as a gift from Allah. for this reason, if a person receives a certain sum per month for teaching in a certain *Madresa* and is offered a higher sum for services in another *Madresa*, he should never accept it, and should never leave the one *Madresa* and accept a position in another. I have seen Elders being very steadfast and particular about this principle and I have made special mention thereof in my Autobiography (AAP BEIETY p. 156).

Those Elders never made the earning of a good salary their main objective. We have already made mention of my *Ustad* Maulana Khalil Ahmad and Shaikhul Hind. The former's last salary used to be Rs. 40(8 South African Rand or 3 American Dollar or 2.50 British pounds), and the great Shaikhul Hind's last salary in Deoband as the highest professor was Rs 50 (the equivalent of 10 South African Rands or 4 American Dollars

or 3.30 British pounds). Whenever the *Madresa* authorities wished to discuss any increase to their monthly salaries they refused any offer of an increase, saying that even that meagre salary was too much. The result was that the other teachers received increases until such a time that the junior lecturers received as much as the principal lecturers. The system was such that no one could receive more than the principal lecturers. This resulted in the fact that the salaries of the other teachers could not be raised any further. At last, when the authorities pointed out to them that their refusal meant that the other teachers were harmed in that they could not receive any increases until the salaries of the principal lecturers were increased, they reluctantly accepted increases.

My respected elder and *Ustad* Maulana Khalil Ahmad Saharanpuri once stayed in Makkah for a whole year and returned in 1334 Hijri to resume his lecturership once more in *Madresa Mazahirul Uloom*, Saharanpur. My late father, Maulana Mohammad Yahya Saheb had already passed away in the early part of Zil Qada that year. The news was relayed to Maulana by telegram on his arrival in Bombay. In a letter to the *Madresa* he declined to accept any remuneration from it, saying:

"For several years because of my own bodily weakness and ill-health, I have not been able to perform my duties as best as I would have liked. On my behalf Maulana Mohammad Yahya taught *Daura* (the six *Hadeeth kitabs*) and he never accepted any remuneration for his services. The two of us together did as much (or more) than one lecturer. Now he is no more with us and as such I will not be able to perform the duties of these lecturerships properly. For this reason, I would like to be excused from accepting any salary."

In answer to that Maulana Raipuri wrote him a long letter, explaining to him that the *Madresa* was in great need of his presence, stating among other things: "Through your presence that *Madresa's* organisational system

will prosper. For this reason the *Madresa* will not give you a teacher's remuneration, but a salary for being its director and managing agent. Should you refuse to return to the *Madresa*, it will cause great harm to the *Madresa's* system and a setback to its prosperity and progress."

Maulana Thanwi also seconded this and at that time Maulana Shaikhul Hind was a prisoner of British Imperialism on the island of Malta. At that time also these three, viz, Maulana Shaikhul Hind, Maulana Thanwi and Maulana Raipuri were the three supervisors of the *Madresa.*

In may Autobiography (AAP BEIETY p.109 I have discussed the attitude of Maulana Thanwi. A certain wealthy man from Aligarh, Maulana Ismail, once expressed the desire to study *Hadeeth*. He wrote a letter to Maulana Thanwi with the request that some dependable scholar be sent to Aligarh so that he may study under him. In reply Maulana Thanwi wrote: "Where is there an *Aalim* who not only has the time but will also agree that I should send him to you? However, if nothing else, then this humble servant will be prepared to serve you."

Molvi Ismail was extremely pleased on learning that Hazrat himself had offered his services. It is said that solely for the purpose of teaching Molvi Ismail, Maulana Thanwi stayed in Aligarh and taught him whatever books he desired to study. When the question of remuneration came up, Molvi Ismail eagerly inquired as to what the remuneration will be, saying: "Whatever you should demand, I am prepared to give." To this Hazrat replied. "As long as I remain here, I would like you to give me Rs. 15 per month which I would like to send home."

When Molvi Ismail heard this meagre amount he became embarrassed but because he had previously agreed that whatever Hazrat would demand, he will give, nothing could be altered. He had to accept and be silent. Several months passed this way at fifteen rupees per month. One day, as he sat down

for lesson, Hazrat said to him: "Ismail Bhai, up to now the sum of fifteen rupees has been the fixed amount. The time has now come to review the salary arrangement."

Hearing this, Molvi Ismail felt pleased, thinking that possibly Hazrat will now be agreeable to accept a higher salary.

Hazrat continued; "Of the fifteen rupees you have kindly been giving to me, I have been sending ten to my home and five to my mother.

Now I have received a letter which informed me of the sad news that she had passed away. So this five rupees is now no more necessary. From now on please do not give me fifteen rupees anymore. Ten will suffice."

Molvi Ismail was greatly surprised, saying that it was no great sacrifice for him to pay fifteen rupees (and would gladly pay it, and even more). But Hazrat would have nothing of that and said: "Why should I accept the extra burden of five more rupees on my head" Finally it was fixed at ten.

Maulana Qari Mohammed Tayyib, the Rector of Darul Uloom, Deoband personally heard this story from Nawab Sadar Yar Jung. Qari Saheb, however, has some doubt as to the veracity of this story because, as he says, he knew that Hazrat never accepted any remuneration for teaching and lecturing, expect for correcting and checking religious books. This is the attitude of the *Ulama* of Deoband.

Further in AAP BEIETY p.109 it is reported that Molvi Ameeruddin said: "Once there was a call for Maulana Qasim Nanotwi from Bhopal where they wished to employ him at a salary of five hundred rupees per month. I said to him: 'Qasim, why do you not accept?' He replied: "I am being made this offer because they consider me a man of special qualities and for this they are prepared to pay me five hundred rupees per month. But as for

myself, I find no special qualities within myself. So why should I accept and go?" I continued to urge him to go but he still refused."

Among my elders there are numerous incidents to indicate that as far as they were concerned the salary was never considered the most important consideration in the acceptance or rejection of a position of employment. They only looked upon it as a gift from Allah. (Alas this is not found in all of us today). This is the reason for my writing earlier that for someone to be hired for the purpose of religious instruction is the best manner of earning a living.

But now we come across a *Hadeeth* of Abu Dawood in *Kitabul Ijaarah*, which presents us with a bit of a problem.

Sayyedina Abu Ubaadah bin Saamit reports: "I used to teach the Quran to some of the *Ahlis Suffah* (those poor ones who lived in the Mosque) and one of them gave me a bow as a present. Within myself, I reasoned that this was no costly possession. With it, I shall shoot arrows in *jehad*. But then I reckoned that it would in any case be better for me to inquire from Rasulullah (S.A.W) about the permissibility of accepting such a gift. Therefore, I asked him: "Ya Rasulullah, a man whom I taught the Quran has given me this bow as a present. It is not money. I shall shoot arrows with it in *jehad*. (May I accept it)?"

Rasulullah (S.A.W) replied: "If you desire that it should become a collar of fire (of hell) around your neck, then you may accept it."

Because of the contents of this *Hadeeth*, there is considerable difference of opinion regarding the permissibility of accepting remuneration for teaching, especially the teaching of religious subjects. Imam Shafi says, it is permissible. Imam Ahmad has two differing opinions, one agreeing with

Imam Shafi and another in agreement with Imam Malik and Abu Haneefa, saying that it is not permissible. Because of the great need and importance of education and the need for teachers and the present day conditions, the latter Hanafi scholars have also, of necessity, given a verdict (*fatwa*) of permissibility.

The basis of the argument of those who say it is permissible is the *Hadeeth* reported by Sayyedina Sahl bin Saad: "A certain lady once offered herself in marriage to Rasulullah (S.A.W), who remained silent. The lady remained standing (waiting for a reply) and after a while one of the Companions said: "Ya Rasulullah, if you are not inclined towards accepting the offer, then allow me to be married to her."

Rasulullah (S.A.W) asked him: "Do you possess anything which you can give her as *mahr*?"

He replied: "I possess nothing except my *lungi*."

Rasulullah said: "If you should give her your *lungi* (loin-cloth) then surely you will have no *lungi* with which to cover yourself. So go forth and search for something else as *mahr*."

The Companion replied: "I have absolutely nothing else."

Rasulullah (S.A.W) again said: "Go and seek even if it be an iron ring."

The Companion went to search but found nothing.

Rasulullah (S.A.W) then inquired: "Do you know anything of the Quran by heart?"

He replied: "Yes, I know some chapters" He named them.

Thereupon Rasulullah said: "I have thus given her to you in marriage for those chapters of the Holy Quran."

In *Durr-e-Manthoor* where the same incident is related by Abdullah bin Masood, the wording of the last part of this *Hadeeth* is as follows: "I have performed a nikah between yourself and her on the condition that you teach her that which you know of the Holy Quran."

In MISHKAT p.258 there is an incident related about a *Sahabi*, having recited *Surah Fatiha* whereby a sick person became healed of his affliction. He received remuneration for it and wanted to know if he could eat of that which he received. Rasulullah (S.A.W) was asked about it and said: "Whoever eats from that obtained from falsely having recited incantations for exorcising, have done evil, but as for you, you have done so rightly."

According to another *Hadeeth* reporting the same incident, the following words have been added: "The most worthy remuneration is that given for the Quran."

Commenting on these words, we find the following quotation in the Commentary on MISHKAT called LAMA-AAT:"This is an indication that to use the words of the Quran for reciting incantations for removing the effects of some affliction and to receive remuneration thereafter, is permissible. In this there is no doubt. And this is also the verdict of the *Ulama* regarding the teaching of the Quran and for copying it for a salary. However, there is still some difference of opinion among the *Ulama* (BAAB IJAARAH p.258). For a complete discussion on this topic refer to BAZAL MAJHOOD (kitabun Nikah, Kitaabal Ijaarah, Kitaabut Tib); and in OWJAZUL MASAALIK (KITAABUN NIKAH) complete discussion with the *Ulama* can be found. See also LAAMI-UD DARI Vol.2 (Kitabul Ijaarah for further detail.

My own personal humble opinion on this issue (by way of conclusion) is this: During the time of Rasulullah (S.A.W) the qualities of *tawakkal*, trust in Allah and the ascetic way of life were quite widespread. We have already seen some typical examples of this from the lives of the God-fearing ones. Then also that was a time when the deeply religious ones were generally quite generous in the giving of presents while the *Baitul Maal* was a properly functioning institution. Hence the prohibition of accepting remuneration for *deen* work did not cause any harm to the *deen*. However, in these days, the *Baitul Maal* is almost non-existent and the fine qualities of piety, abstinence, *tawakkal* and devotion to the cause of the *deen* have become lost from most men. For this reason it is today well-nigh impossible to work for the *deen* without remuneration. Hence in the MAJMOO-A-RASAAIL of Ibn Abideen No 7 I have found what is virtually a corroboration of my view. He writes in his SHIFAA-UL-ALEEL: "Muhammad bin Fadl said: "The former elders considered the accepting of remuneration for teaching the Quran as something bad because at that time they used to receive grants from the *Baitul-Maal*, and furthermore, people were generally inclined towards works of religious nature. Now in our times this is no more the case." (p.158).

In fact it has been my general practice for many years to advise *Madresa* authorities not to appoint any teachers without salaries. My personal experience is this: Initially I used to have a system of assisting the teachers financially. This implied that the teacher should teach one or two subjects in the *Madresa* and then spend the rest of his time in some business venture. But the result was always this that the teacher's attention would shift away from teaching towards business only, with the result that eventually he became lost to the teaching profession. On the other hand I found that teachers teaching without accepting salaries were generally so unconcerned and unmindful in their attitude, which is generally not the case with those working for salaries.

We should never try to compare ourselves with our saintly predecessors. They were so engrossed in *tawakkal* and their *tawakkal* was of such a nature that even in the event of themselves becoming involved with worldly affairs for the earning of their bare necessities, they never allowed themselves to be swayed from serving Islam. Whatever other work they had to do was considered secondary in nature to their service to Islam. Now things have changed to such an extent among ourselves that even for the sake of necessity a person has to be involved with commercial activities while also serving Islam by teaching *deen*. Our weakness and lack of *tawakkal* is of such a nature that it causes us in the end to divert all our attention towards the business world. In such cases complete interest in religious service is lost.

This is also the main reason for my opposition to the introduction of industrial training and training in other skills into the curriculum of any *Madresa*. The possibility and the danger is always there that the religious duties students and teachers are to perform (with or without dedication) may be discarded in favour of the acquired skills in other fields. Maulana Rumi says:

Hence until such time that a person has acquired the *tawakkal* and piety of our saintly predecessors (without just imitating outward appearances), he should not opt for a life of *tawakkal* and abstinence. When he has reached (internally as well as externally) and has complete faith in his ability to remain steadfast in adversity and has the ability and knowledge that he can do both things (*deeni* service as well as business), then of course this will be a better way. This is what our saintly Elders did. For this reason Hazrat Gangohi initially used to teach children at a salary of ten rupees per month. For this reason too Hazrat Nanotwi used to accept a salary for teaching *Hadeeth* and for correcting and reviewing *deeni* books. And in this respect the story of

Hazrat Thanwi is well known. Initially, in Kanpur, he use to accept remuneration for teaching. Thereafter he consulted Hazrat Gangohi, saying that he now wished to refuse accepting a salary for his services. During the correspondence with Hazrat he thrice wrote to Hazrat in this regard and thrice did Hazrat advise him against it. However, of his own accord Maulana Thanwi left the teaching profession and returned to Thanabhawan. He wrote to Hazrat informing him of his decision saying: "I have now left my previous profession and have returned home." when Hazrat read this, he was extremely pleased and prayed for his success. Hazrat replied the letter: "*Insha Allah*, you will not be cast into difficulty and want through lack of sustenance."

My late father used to be Hazrat's scribe. He found this quite strange and thus inquired: "Hazrat, this man thrice sought your permission to leave the job where he worked for a salary and thrice you have refused him permission to do so. Now that he has left of his own accord, I see you pleased, praising him and making *dua* for his success. How is that?"

Hazrat replied: "Advice is given to him who is hesitant and in doubt. But as for him who takes a decisive step, no advice needs to be given."

On page 36 of his book MAJAALISUL HAKEEMUL UMMAT, Maulana Mohammad Shafee writes: "After leaving employment in Kanpur, Maulana Thanwi passed a life of complete reliance (*tawakkal*) on Allah in the sanctuary (*khanqah*) of Thanabhawan. In this manner a debt of one hundred and fifty rupees had accumulated on him for goods purchased on credit for domestic needs. At that time his spiritual mentor, Hajee Imdadullah, had already passed away and Maulana Thanwi had begun to look upon Hazrat Gangohi as his consultant and adviser in cases of difficulty. He therefore wrote to Hazrat Gangohi to pray that somehow this debt be settled. Hazrat wrote back: "There is a vacancy for a teacher in Darul Uloom, Deoband. If you so wish I will write to them, recommending to them your name for appointment to that post."

Hazrat Thanwi says about this: "This put me in an awkward spot because, if I should accept employment in Deoband, it would entail acting contrary to the wishes of my Shaikh, Hajee Imdadullah, and if I should refuse to accept, it would mean a certain amount of disrespect to Hazrat Gangohi, who had suggested it. However, Allah had cast the correct answer to the problem in my heart. I wrote back: "Hazrat, my aim in writing to you was merely to ask you to pray that somehow my debt be settled. It was not my intention that Hazrat should be troubled by helping me find a way towards earning, a living through employment, because it had been the wish of Hazrat Imdadullah that I should withdraw from salaried employment in Kanpur and not to be involved in any form of salaried employment in future. Now that my guide and mentor, Hazrat Hajee Saheb, is no more, I consider you as his successor and my guide. If you should so wish that I again accept employment, I will also consider this as if Hajee Saheb's instruction and wish and will act accordingly. I will then consider the former piece of advice by Hajee Saheb as having been abrogated by this new instruction.

Hazrat Gangohi replied: "Do not accept any employment. *Insha Allah* you shall experience no difficulty."

In this same book, - MAJAALISUL HAKEEMUL UMMAT, page 35 Maulana Shafee writes about Maulana Nanotwi: "Perhaps there are few Muslims who are unacquainted with the great qualities of Maulana Nanotwi. His self-denial was such that when there arose the need for the bare basic necessities of life, he went to work in the MUJTABA'EE Bookshop in Delhi, Proof reading manuscripts at a mere ten rupees (Two rand in S.A. currency, 0.75 British pence and 3 American Dollars). Then he became troubled over accepting this salary, worrying about the advisability of accepting it. He consulted Hajee Imdadullah Saheb about: refusing to accepting even this, so that whatever he did in future would be without a salary and be solely for the sake of Allah. At that time Hajee Saheb was the undisputed Shaikh and Imam of the moment. He replied: "You seek my advice about refusing

to accept a monthly wage. This shows indecision, doubt and hesitation on your part. It also shows that if you should reject the adoption of means towards earning a living, you will probably land in great distress and trouble. You should only steer clear of means for the purpose of earning a living when you are confident and quite certain of yourself."

It is said that Hazrat Hajee Saheb himself lived a life of *tawakkal* after having already passed all the stages of poverty, hunger and starvation. But he always desired that his *mureeds* should not suffer any undue distress.

In the MAKTOOBAAT-E IMDADIA p.12, Letter No. 2 Hajee Saheb is himself reported to have written to Maulana Thanwi: "It is not in one's interest to cut one self off completely from worldly means. It is not the appropriate thing to do except when one is single, and has no responsibility to others. To leave one's family members in want and distress is something regarding which one should fear Allah. There is no benefit therein. The act that brings one nearest to Allah is to teach mankind to serve Allah and to benefit them in this way. I also advise you to visit our beloved Maulana Rashid Ahmad and to explain your problems to him because this will eventually prove beneficial for you."

The sum total of all this is that the person who has not trained himself towards proper *tawakkal* through abstinence and piety, should not cast the worldly means aside; otherwise there is a strong possibility that he will land in distress and become disillusioned with that which Allah had predestined. And when a person lands in doubt, any deed that is done in doubt will not be satisfactorily performed. When, on the other hand, such spiritual strength had been created within so that one has complete faith in the truth emanating from Allah, casting aside worldly means and provisions become permissible.

There is however, one more condition attached to the matter. One should never be hasty. The qualities should first be allowed to enter ourselves properly. And secondly, one's spiritual guide should give permission to do so.

CHAPTER 4

TIJAARAT (Business)

After employment to serve *deen*, trade and business is the best occupation. The main reason for this is that the trader and the man in the commercial field of activity is the master of his own time and he is thus also able serve his *deen* through teaching, studying, conveying the message of Islam in spite of also being invl'tyed in trade. Apart from this there are also numerous verses of the Quran and *Hadeeth* wherein the virtues of trade are expounded:

"Verily Allah purchases from the believers their selves and their wealth so that for them shall be paradise."

In the *Hadeeth* we read: "Verily the truthful and trustworthy trader will be counted among the *siddeeqs* and the martyrs."
(Tirmidhy and Targheeb)

Rasulullah (S.A.W) is also reported to have said: "Verily the best earnings are the earnings of the traders who utter no untruth when they speak, who deceive not when they are put in trust, who default not when they promise, who do not discredit goods when they buy, and praise not their own goods unduly when they sell, and do not take unnecessary evasive action when they are called upon to pay and do not pester unduly when they have to receive that which is their due." *(TARGHEEB VOL 3 p.586).*

Sayyedina Anas reports that Rasulullah (S.A.W) said: "Indeed the honest and truthful trader shall be under the shade of the Throne of Allah of the day of *Qiyaamat*." *(TARGHEEB VOL 3 p.555)*

Sayyedina Abu Umaamah reports that Rasulullah said : "When four qualities are found in a trader, his earnings are sound; if he does not discredit the quality of the goods he buys, if he does not unduly praise the goods he sells, if he does not cheat when he sells and does not take oaths when he buys and sells. *(TARGHEEB VOL 3 p.586)*

Sayyedena Hakeem bin Hizaam reports that Rasulullah (S.A.W) said: The buyer and the seller has the right to cancel the sale as long as they do not separate (from each other after having contracted). If they both spoke the truth and explained (any defects in the goods sold and in the price), they will be blessed in their contract of sale. And if they spoke untruths and covered up defects they will probably earn profit but will destroy the blessings of their sale." *(BUKHARI, MUSLIM, TARGHEEB)*

Imam Saeed bin Mansoor reports that Naeem bin Abdur Rahman and Yahya bin Jaabir reported the *Hadeeth* in which Rasulullah (S.A.W) is reported to have said: "Nine tenths of sustenance (*rizq*) is derived from trade and one tenth from pastoral farming."

(TARAATEEB AL IDAARIYA VOL 2. p10

Imam Daylami reports that Ibn Abbas said: "I advise you to treat the traders well for they are the messengers between the horizons and the trusted ones of Allah on earth." *(TARAATEEB AL IDAARIYA Vol 2. p11)*

It is reported in *Atbis* that Imam Malik reported that Sayyedina Umar said: "I advise you to participate in trade. so that these red ones (non-Arabs) do not become an obstacle for you in your worldly affairs."

NOTE: Imam Ash-hab Maliki says: "The people of Quraish were keenly involved in business while the Arabs looked upon business as a low form of earning a living. The term 'red ones' refers to those non-Arab slaves who generally had a reddish glow in their skins."

In his well-known book AL MAD-KHAL, Ibn Ameerul Haaj reports that Sayyedina Umar once visited the market-place. There he noticed that the majority of those who were trading were foreigners and people from the ordinary ranks of people. This saddened him and as a result he said that which is quoted above.

Some people inquired: "But sire, Allah had through conquests of lands and the arrival of conquered treasures made us independent of trade for our needs."

Umar replied: "If you are going to do that and discard trade as a profession, you will find that your men will be in need of their men and your women will be in need of their women."

Allama Abdul Hay Kuttany says: "The prophecy of Sayyedina Umar regarding the future of this *Ummat* proved to be absolutely true. Hence when the Muslims left the ranks of the traders and gave up trade and commerce as a profession, others took hold of it and controlled the business world to such an extent that the entire *Ummat* came to be in need of others. For everything, from the most insignificant to the most important they had to be dependent upon others." *(TARAATEEBAL IDARIYA Vol 2. p. 21)*

Imam Tirmidhi set a special chapter in his famous *Saheeh Kitaab* and titled it thus: "Commencing trade early in the morning". In it we find a *Hadeeth* where in Sayyedina Sakhar Ghamidy reports that Rasulullah (S.A.W) used to pray:

"O Allah bless this *Ummat* in their efforts in the early morning hours!"

Sayyedina Sakhari also reports that when Rasulullah (S.A.W) used to send off an army into battle, he always did so in the early hours of the morning. Sayyedina Sakhari was also a trader and whenever he used to send his employees for trade he dispatched them early in the morning. In this manner he made tremendous profit and greatly increased his wealth.

Sayyedina Saeed bin Hurayth says that Rasulullah (S.A.W) said: "Whoever sells land or a house and does not invest the amount obtained therefrom in something similar, will not be blessed therein."

(IBN MAJAH, TARAATEEB)

Among the *Sahabah*, Sayyedina Abu Bakr was a well-known trader and business man. We are told in ISAABAH that before the advent of Islam he possessed forty thousand dirhams, which he utilised to purchase slaves with the aim of setting them free and do general welfare work. He did so much charitable works that at the time of his arrival at Madinah after the *Hijrat*, he had only five thousand left, but at the time of his death he had absolutely nothing.

It is reported in the TAREEKH of Ibn Asaakir that Sayyedina Abu Bakr used to travel for trade purposes to Basra even during the lifetime of Rasulullah (S.A.W). We are all aware of how much love he had for the Rasul of Allah and in spite of that love, he was prepared to undertake this long journey to Basra.

Ibn Saad writes that early on the morning just after he had been elected as Khalifa, Sayyedina Abu Bakr was seen carrying a large bundle of cloth which he was taking to the market-place for sale. On the way he was met by Sayyedina Umar and Sayyedina Abu Ubaidah bin Jarraah. They asked: "How can you now keep yourself busy with this trade when the responsibility

of organising the affairs and administration of the *Ummat* has been cast upon you?"

He replied: "How will I then feed my family?"

They replied: "We shall fix a salary for you."

Hence the result was that they fixed for him a salary which was equal to the price of one sheep.

In the Commentary on *Saheeh Bukhari* Ibn Zakari writes that this should be done in the case of everyone who has the responsibility of handling the affairs of the Muslims and refers to the *qadi*, (the judge), *mufti*, teacher etc. All of them should receive fixed salaries for their duties.

Sayyedina Umar also used to be a trader. There are some *Hadeeth* about which he was unaware and regarding the reason for not knowing them, he used to say: "My involvement with trade kept me so busy in the market-place that I was unable to come to know some things."

He is also reported to have said on numerous occasions: "Except to die in *jehad* in the path of Allah, nothing is more beloved to me than to earn my living through my own hard work and efforts." By way of substantiating this he used to recite:

"He (Allah) knows..... others travelling through the land seeking bounty of Allah."
(SURAH 73:20)

Sayyedina Uthman also used to be a trader, both before Islam and afterwards. In *Mishkat* we are told that at the time of the Expedition to

Tabook, Sayyedina Uthman, of his own, provided 300 camels plus all the equipment. According to another *Hadeeth* we are told that for this same expedition he also brought forth one thousand diniars which he presented to Rasulullah for preparing for this expedition

Rasulullah (S.A.W) told him: "After this day no deed of Uthman will ever cause him any harm."

The Rasul repeated this twice. According to another *Hadeeth* it is stated that Sayyedina Uthman brought a thousand camels as well as seventy horses.

In TRAATEEBAL IDARIYA in the list of traders among the *Sahabah*, the name of Sayyedah Khadija, the mother of the *Mumineen* is also mentioned. The story is well known how she used to send caravans to Syria to buy and sell goods. She also sent Rasulullah (S.A.W) together with her slave, Maysara, with goods to Syria and promised him double the share of profits which she normally offered to her business managers. Rasulullah (S.A.W) proceeded to the north and sold goods in the marketplaces of Basra, where he again bought goods to return to Makkah. On this caravan journey, they made twice the amount of profit as was made before, and she indeed gave him twice the share of profit which she normally gave.

Another famous trader among the *Sahabah* was Sayyedina Zubair bin Awwam. Once someone asked him: "How is it that you made so much profit from trade?"

He replied: "I never purchased faulty things for trade and never desired to make profit. But Allah grants profit to whomsoever He wishes."

Ibn Abdul Bar wrote that Sayyedina Zubair used to have one thousand slaves who worked for him for a share of the profits from their daily dealings. They brought his daily share of the profits to him

Another famous trader was Sayyedina Abdur Rahman bin 'Awf. I
Saheeh Bukhari, he is reported to tell his own story:

> "When we arrived in Madinah, Rasulullah (S.A.W) effected a bond of brotherhood between myself and Saad bin Rabee'a. Saad said to me: Among the Ansaris, I am the wealthiest one and gladly will I give you half of my possessions. I have two wives, for your sake I shall divorce one of them. Whomsoever of them you choose, I shall divorce that and (after her iddat) you may marry her.
>
> I said: "May Allah bless you in your wealth, your family and in your household. There is no need for such upheaval. Just show me where the market-place is, where the people trade.
>
> I was shown the market-place of bani Qaynuqah."

Abdur Rahman started trading there and soon had such success that he brought home quite a bit of cheese and ghee. On the second day the same thing happened. Soon after, he was in a position to get married. After marriage he came to Rasulullah (S.A.W) who saw a pink spot on his clothes (which had come there after his clothes had touched that of the wife).

Rasulullah (S.A.W) asked him: "What is this, O Abdur Rahman?"

He replied: "Ya Rasulullah (S.A.W) I have become married to a girl from the Ansaris."

Rasulullah again inquired: "And what did you give her as *Mahr* ?"

He replied: "A piece of gold the size of the kernel of a fruit."

Rasulullah (S.A.W) commanded: "Arrange a wedding feast, even if it be with the meat of one sheep."

Allah had given Sayyedina Abdur Rahman so much wealth that when he divorced his wives at the time prior to his death, a settlement had to be made for them. It is reported that when 1/3 of 1/8 of his wealth was granted to each wife, each of them still received 83,000 dirhams.

(TARAATEEBAL IDARIYA Vol. 2. p.27)

Yes, Abdur Rahman was rich but at the same time he was also exceptionally generous. Once Sayyedah Ayesha said to his son, Abu Salma:

> "May Allah cause your father to drink happily from the fountain of *Salsabeel* in paradise."

The reason for this *dua* was the fact that Sayyedina Abdur Rahman gave to Rasulullah (S.A.W) an orchard as a gift. This orchard was later sold for a sum of forty thousand dirhams. *(MISHKAT P.567)*

In TARAATEEB the name of Sayyedina Sa'ad bin 'Aziz is also mentioned among the traders. He was a freed slave of Sayyedina Ammaar bin Yaasir. According to the author of *Isaabah* he was a dealer in qarz— a name given to the leaves of a certain tree which are used for the dyeing of skins of animals. For this reason he is also known as Saad-al-qarz. Once he complained to Rasulullah about his great poverty. Rasulullah (S.A.W) recommended that he proceed to the market-place and start trading. Thereupon, he went there, bought some qarz and started selling it. In this way he, made some profit. When Rasulullah (S.A.W) came to hear of it, he advised him to remain in that form of business. *(IMAM BAGHAWY)*

Another trader is Sayyedina Abu Maa'-liq al Ansari. He used to take his own goods as well as goods of others to trade in far places. But in spite of being on long journeys, he was always occupied in *ibaadah* and was one of those who were known to *Mustajaabul daawaat*' i.e. whose *duas* were readily accepted.

Apart from these, there was Sayyedina Talha bin Ubaydullah, who traded in cloth. Sayyedina Sufyan bin U-yaynah reports that the daily profit of Sayyedina Talha came to one thousand wafias, one wafia being equal to about one dinar (gold coin).

In *Saheeh Bukhary*, Sayyedina Abu Hurayrah is reported to have said: "You people say that Abu Hurayrah reports many *Ahaadeeth*, whereas the *Ansaar* and the *Muhaajireen* do not report so many. But my *Muhaajireen* brothers were busy in the market places (with trade), while I, with a mere piece of bread to fill my stomach (which also I could not always do) used to attach myself to the very footsteps of Rasulullah (S.A.W), following him everywhere.... and I was one of those poor ones from among the Companions of *Suffah* (who for being homeless and destitute, lived in the Mosque). I had no possessions whatsoever to divert my attention and occupy it. All I had interest in was to learn from Rasulullah. Therefore I remembered while they forgot. Rasulullah (S.A.W) once said during a conversation: "Whosoever spreads his cloth during this conversation of mine and folds it after my conversation had terminated, will remember my words. On hearing that I spread my *chadar* and after Rasulullah (S.A.W) had ended his conversation, I folded it and hugged it to my breast. Since then none of his words ever left my memory." *(BUKHARI AND MUSLIM).*

In TARAATEEB we find mention of the fact that the *Sahabah* traded in numerous types of goods. In this same book we find various chapters where in the names of various *Sahabah* are mentioned.

AGRICULTURE AND FARMING

In my opinion the next best occupation after trade is agriculture. Sayyedina Anas reports that Rasulullah (S.A.W) said: "Should a man plant a tree or busy himself with farming and a person, or a bird or an animal eats thereof, then that shall be an act of charity for him."

In this same report in *Muslim* there is an addition: "And if any thing thereof gets stolen, then too it shall be considered a *sadaqah*."

(MISHKAT Vol 1 p.168)

Agriculture is of paramount importance, because if there is no such farming, none will ever find anything to eat. The virtues of agricultural farming is expounded in many places in the Quran. While enumerating His great bounty on mankind, Allah, time and again, mentions how He sends down rains from the Heavens:

"And it is He who sendeth down the rain from the skies, With it We produce vegetation of all kinds. From some We produce green (crops) out of which We produce grain, heaped up (at harvest time); out of the date palm and its sheaths come clusters of dates, hanging low and near, and then there are gardens of grapes and olives and pomegranates, each similar in kind yet different in variety: When they begin to bear fruit, feast your eyes with the fruit and ripensess thereof. Behold, there are signs in these things for people who believe." (6:99)

There are many others verses like these in the Quran where mention is made of gardens and orchards and how Allah in bringing these forth has indeed shown favour to mankind. In Surah HUD He says:

"It is He who produced you from the earth and settled you therein; then ask forgiveness of Him and turn to Him in repentance, for My Lord is always near, ready to answer." (11 : 61)

Imam Aby Bakr Jussaas Razi says: "From this verse the conclusion may be drawn that it is *Waajib* to fill the earth with crops, gardens and orchards or even with buildings" And in the *Hadeeth* dealing with things that may be left behind as a *Sadaqah Jaariya*--(a continuously reward-giving charity even after one's death) we also find the words, *Au Gharasa Gharsan* that is "or a plant or tree which he planted". In other words, such a person will also receive reward even after his death for having planted a tree, from which any kind of benefit is derived.

(see TARAATEEB as quoted from Abu Naeem).

Sayyedina Anas reports that Rasulullah (S.A.W) said: "If the hour of *Qiyamaat* should suddenly come while anyone of you has a seedling of a date-palm in his hand which he wishes to plant, then if it is at all possible for him to do so before *Qiyamaat* arrives, let him plant it."

Sayyedina Muawiya bin Qurrah reports that Sayyedina Umar once met some people from Yemen. He asked them : "Who are you?"

They replied: "We are those who rely on Allah for our sustenance."

Umar said: "You are liars. You are not those who rely on Allah. The true one who relies on Allah is he who plants the seed in the earth and then relies on Allah".

Looking at this *Hadeeth* and comparing it with another reported by Abu Umaama in *Saheeh Bukhari*, we find what seems like an open contradiction. In that other *Hadeeth* it is reported that Sayyedina Umar once saw a plough and some agricultural farming equipment in the possession of some people.

He then said: "I have heard Rasulullah (S.A.W) say: "Verily into the house into which these things enter, dishonour and disgrace also enter." *(MISHKAAT, BUKHARI).*

In actual fact there is no contradiction. The commentary on Bukhari LAMI-UD-DARI, states: "This *Hadeeth* and others like it with similar contents refer actually to those farmers who farm on rented farms, or who have to pay tribute to the real owner, which is not a very honourable occupation under normal circumstances. It also refers to those people who are struggling so hard under this feudal like system, that in both *deeni* and worldly affairs, they are despised in the eyes of men."

Many scholars have taken this to be the true meaning of that *Hadeeth*. Hafiz Ibn Hajar writes that in the MUSTAKH RAJ of ABU NAEEM, quoting this same *Hadeeth* the following words are added:

"Such dishonour comes over them, which will not leave them till the day of *Qiyamaat*". This dishonour refers to the tribute which the feudal lords extract and demand from the serfs. Farming of this nature was previously confined to the *zimmis* (those non-Mulims living under Muslim rule in Muslim-controlled lands). This was a reason why the *Sahabah* did not consider farming to be an honourable profession. Allama Ibnut Teen states that this is one of the miracles of prophecy from the tongue of Rasulullah (S.A.W), regarding future events, because today we see the truth thereof in that as unbelievable amount of injustice is meted out against the farmers and large amount of indignities are showered upon them, (especially in lands under the feudal system).

Imam Bukhari also tried to bring about reconciliation between the meaning of the two *Hadeeth*. He indicated that farming will eventually result in dishonour and disgrace when in the course of following this otherwise fine occupation a person becomes so involved in it that he neglects to perform those things which he should uphold and protect, or if he exceeds the limits of moderation. Abu Umaama's *Hadeeth* does not mean one should not occupy oneself with farming. If he does so while being alone, problems

may arise, which he may not be able to overcome alone. However, if he has many workers under him, this *Hadeeth* does not refer to him.

Another explanation is given by Dawoodi, who says that it refers to the one who farms lands attached to or in close proximity to the lands of the enemies of Islam. If he farms there, his enemies will overcome him.

In this regard, we should make a clear distinction between farming by oneself on one's own land, which is called ZARAA-AT and giving one's land to others to farm, which is called MUZAARA-AT. There is a great difference in meaning between these two forms of farming. There are rules and regulations to be observed in all these forms of farming as has been dealt with at length in OWJAZUL MASAALIK Vol 5. p.220 under the chapter BAAB KIRARUL ARD, dealing with the "hiring of land". At all times and in all affairs should the *Shariat* rules be observed and the *niyat* be kept clean and proper.

In a certain *Hadeeth* we are told that Rasulullah said on the day of *Qiyamaat*, of the cases of those who will be judged first will be the cases of three types of people. First of all a martyr (who had been killed in the path of Allah in *jehad*) will be brought forward. All Allah's favours to him shall be brought to his notice and he will admit them. Then Allah will ask him: "In return for that, what righteousness did you bring?"

He will reply: "I have fought in Your path until I became martyred (for Your sake)".

Allah will reply: "You have spoken an untruth. You have only fought so that men may say you were brave. And so it was said."

Then Allah shall command that he be pulled headlong on his face and cast into the fire of *jahannam*.

Thereafter a learned scholar will be brought forth—an Aalim, who had studied and taught and had spent time teaching the Holy Quran. To him also Allah will mention His favours, which he will recognise and admit. He too shall be asked: "In return for these favours, what righteousness did you perform?"

He will reply: "I have studied and have taught the Holy Quran (for Your sake).

Allah will say: "You have spoken an untruth. You studied so that people will call you an 'Aalim—a scholar—and you read the Quran so that people will call you an eminent *qari*. And so it was said."

Then Allah will command that he too be pulled headlong on his face and cast into *jahannam*.

Then will be brought forth a rich man to whom Allah had given an abundance of welath.

Allah will enumerate all His favours upon him and he too will recognise them and admit them. Then he will be asked: "In return for these favours, what righteousness did you perform?"

He will reply: "I have never neglected any cause wherein You desire that money be spent. I have given in charity (for Your sake).

Allah will say: "You have spoken an untruth. You have spent so that men may say you were generous. And so it was said."

Then Allah will command that he too be pulled along his face and cast into *jahannam*. Here we see the wonderful qualities of knowledge, and the teaching of the Quran, and martyrdom and generosity. Yet, because of the incorrectness of the intentions, these will be the first persons to be cast into *jahannam*.

In previous pages we have mentioned many virtues in trade and business. But if interest money, (*riba*, usury) enter into the business, then instead of reward the trader becomes the recipient of great sin and punishment. Look at martyrdom, Look at knowledge, the greatness and praiseworthiness of these qualities are accepted by all of us. Yet, because of the intentions being bad, the bearers of these qualities are the first to enter *jahannam*. Similary we have seen the great virtue of being employed in such a position where one is serving the *deen* as a teacher, instructor or lecturer. But if during the time when one is supposed to be teaching, the employee is guilty of default or neglect, it can prove disastrous.

Hazrat Maulana Mazhar Nanotwi was a very God-fearing person as well as a very conscientious teacher. It is said that whenever a person came to see him during the course of his teaching time for something of a personal nature, he checked the time and at the end of the interview or discussion he again checked the time to see how much of time was spent. He used to make a note of every minute that went in such interviews. At the end of the month he used to calculate the total and had his salary adjusted in such a way that he was not paid for such minutes.

Hazrat Maulana Qasim Nanotwi's practice is noted on page 427 (Vol 1) of his biography. Munshi Mumtaz Ali Saheb had established a press in

Meerut. Because of their previous close relationship he called upon Hazrat to assist him in the proof-reading and correcting of manuscrpits. It appears that Munshi Saheb as owner of the press had no strict regulations and conditions under which Hazrat had to work. In fact he had such love and respect for Hazrat that he considered it as sufficient honour just to be bleesed with Hazrat's presence and company. This of course also points to his appreciation of the great scholar as well as Munshi Saheb's own noblebess. However Nanotwi was a man with such a sense of responsibility and duty that he considered his work in the press of paramount importance. It may not be mentioned in his biography, but in the circles of the Deobandies it is well-known that if ever he had been late for work, he took note of the time. At the end of the month he used to present these minutes, added together into hours not worked. Such was his *taqwa*—fear for Allah! This is no surprise if we bear in mind that at the time he considered his work in the press as more important than any other.

The position of my late Shaikh, Maulana Khalil Ahmad Saharanpuri, is also well known and I have already mentioned it in some of my books as well as in the previous pages of this one. When he returned from a year's residence in Hejaz, he was informed of the demise of my late father on his arrival in Bombay. Refusing to accept a salary for teaching in Mazahirul Uloom, Saharanpur, he wrote:

"For many year I have been unable to perform my duties as a lecturer properly because of my weakness and ill-health. Maulana Yahya used to teach the *Saheeh Kitabs* on my behalf and he never accepted a salary. When he did so, he did it as if it was my duty he was performing. We both together used to do more work than one lecturer. Now that he is no more, I will not be able to do my work properly. For this reason I wish to be excused from accepting any form of remuneration for my services."

A long series of letters passed between himself and Maulana Raipuri

and in the end the question of remuneration for services was shelved and it was decided to remunerate him for services rendered in connection with the administration of the *Madresa*.

In the special copy of the AL JAMIAT the SHAIKHUL ISLAM EDITION, issued on the death of Shaikhul Islam Maulana Hussain Ahmad Madani, we read that Maulana Madani only used to accept a salary for the number of days on which he was on duty and never accepted any payment for days on which he did not teach. He went on numerous journeys to all parts of India, but always only accepted a salary for the working days. In the end when he fell ill, he was still entitled to one month's leave which he had not taken. Because he was entitled to one month's leave, the *Madresa* sent his salary to him. Maulana Madani sent it back saying: "How can I accept this salary? I have not been working this month."

After the demise of Hazrat Madani, the Rector of Darul Uloom, Deoband, Maulana Mohammad Tayyeb took the salary and offered it to his widow, saying: "By the laws of *Shariat* it is permissible to accept this month's salary. The truth of the matter is that Maulana Madani declined to accept it because of his great piety. If you should now wish to accept it, I shall be most pleased to present it to you."

Gracefully she thanked him but declined to accept the offer.

She said: "When our Hazrat found himself unable and unwilling to accept anything, how can I now accept it?"

In the year 1349 H (1930), Maulana Madani was offered the post of senior Professor of Darul Uloom, Deoband. He stipulated that his acceptance would be subject to twenty conditions. The Council accepted all his conditions. The 19th of these conditions read thus:

> "In the event of there being any times of my hours of lecturing when I should fail to appear in order to do my duty, such time will be cut from my schedule and my salary will be adjusted accordingly."

In the MAKTOOBAAT OF SHAIKHUL ISLAM, that is, the letters of Maulana Madani, arranged for publication by Janab Afdaal Ilahi Deobandi, we read that on 30th of Zil Hijja 1363 Hazrat sent a letter to the Rector of the *Madresa* in which he stated:

> "Kindly continue to calculate the days of my absence according to the agreement, and subtract from my salary, and also include therein those days which according to my calculation fall in this category."

Further, regarding Agriculture Rasulullah (S.A.W) is reported to have said: "Whoever usurps one finger's length of land unjustly will find that on the day of *Qiyamaat* this piece of land from the seven earths will be made a collar around his neck." *(MISHKAT 9. 254)*

After having mentioned all this, it is necessary to note that in the earning of a living as well as in all affairs, it is necessary that the laws of *Shariat* be observed. In the IHYA UL ULOOM a special chapter has been included on this. Imam Ghazali writes in Vol 2 p.64:

> "It is compulsory upon every Muslim who is involved with it to learn the laws of buying and selling, because the seeking of knowledge is a duty upon every Muslim. When we say the seeking of knowledge is such a duty, we also mean knowledge of all these affairs of trade and business etc. Those in service and

employment should know the laws applying to them and those who work for a living should know their laws, no matter what occupation he has. In such a way they will become aware of the things which cause their acts to become illegal by *Shariat*. So they will be able to avoid these acts. When some cases do come along which are rare and uncommon, and one knows not whether it is permissible or not, one should not act until such time as he has had the opportunity of inquiring from the learned scholars. It stands to reason that when a person is not aware of the general laws of *halaal* and *haraam*, he will not even be able to know when he should avoid acting and when he should inquire. A person may say: "I will not seek knowledge beforehand until such time that a special occasion arises and when such a situation arises, I will ask."

Such a person should be answered thus: "When you do not know basically the laws and the things which cause trade contracts to become null and void, then how will you be able to know when it is necessary for you to ask about their permissibility or otherwise?" Those who do not know the basic laws of business will continue in business, considering everything they do to be correctly done. Hence in business for example, it is necessary for a trader to know at least what is permissible, what is not and what is doubtful."

In TARAATEEBAL IDARIYA Vol 2 p. 16, we find the following statement: "In the early days of Islam, people never became involved with trade and commerce until such time that they knew the basic general laws pertaining to business and knew how they could avoid interest (usury) in buying and selling."

It goes further "Imam Shafi wrote in AL-RISAALAH and Imam Ghazali

wrote in IHYA that all the *Ulama* have reached general consensus that it is not permissible for anyone (any *mukallaf* person) to start any affair until he had come to know what Allah's verdict is on that specific affair. Imam Qarraghi Maliki has written in KITAABUL FUROOQ: "For anyone who wishes to occupy himself with buying and selling, it is compulsory to inquire as to what Allah had ordained and for those who wish to accept any form of employment for remuneration, it is necessary to know the laws pertaining to hiring contracts. For those who have a business based on borrowing and lending of finances, they should know the laws in that connection. Similarly those on whom *salaah* is compulsory, should definitely know the rules and regulations of *salaah*."

In this regard we have the guidance also of the verse where Allah informs us of the *dua* of Nabi Nooh, who said:

"I seek refuge in Thee from asking Thee questions of that of which I have no knowledge."

This was in connection with his son. Nabi Nooh inquired about his son at the time of the great flood. He had been admonished by Allah for inquiring about his son who was drowned while being an unbeliever. Without first having inquired about the permissibility of asking for his son to be taken aboard the ship to be saved from the flood, he mentioned the son and his fate. Now this admonishing by Allah and the answer given by Nabi Nooh on being reprimanded, is clear proof of the fact that before commencing any action, it is most necessary that one should know the permissibility of that act or its non-permissibility.

In another verse it is stated:

"And do not follow that about which you have no knowledge."

In this verse, Allah prohibited His Nabi from following that about which he had no knowledge. Therefor, knowledge is a prerequisite in all things. In this respect we also have the saying of Rasulullah (S.A.W): "the seeking of knowledge is incumbent upon every Muslim"

Imam Shafi had said: "The duty of seeking knowledge is of two kinds: *Fard 'Ayn* and *Fard kifaayah*. *Fard'ayn* refers to those things which one is required to know in his daily life and are indispensible to him. Apart from that the knowledge of all other things is a *Fard kifaayah*."

According to the book ROWHATUL-MUSH-TABIKAH Sayyedina Ibn Umar is reported to have said: "These ignorant non-Arabs are not of us until they know the laws of buying and selling". This is also found in the practice of Rasulullah (S.A.W). Whenever any one of the *Sahaabah* wanted to do any kind of work, Rasulullah (S.A.W) used to teach him the rules and regulations pertaining to that specific work.

In the Commentary on MUKHTASAR of Ibn Abi Jumrah, Majaji wrote that it is the unanimous verdict of the *Ulama* that whoever wishes to get involved with buying and selling in trade, should know the laws of Islamic business before they can take their place in the market - places. They should learn the rules and regulations, the prescriptions and prohibitions even before they start trading. Among the *Ulama* there is a general consensus of opinion on this issue. Imam Malik has said the same in his book - KITAABUL QIRAAZ; He also wrote in MADOONAH: "In my opinion trade is not permissible for that person who because of his lack of knowledge considers *haraam* things to be *halaal* and cannot differentiate between the two, even if he be a Muslim."

It is reported that Sayyedina Umar once sent a man to the market - place, telling him: "If there is anyone there who does not know the laws of Islam pertaining to buying and selling, remove him from there."

In MAD-KHAL of Ibn Ameerul Haaj, it is reported that Sayyedina Umar from time to time used to lash and whip those who did not know the laws and used to say to them: "No such a person should be allowed to sit in our market-places, doing business, who knows not what is usury."

Even Imam Malik had persons removed from the market - places for not knowing the laws so that others may be saved from eating interest.

I have heard from Sayyidee Abu Muhammad that during his time, an inspector used to frequent the market - place, stopping at each trader to ask him certain questions as to how trade and commercial contracts can contain aspects for interest and how to avoid such evils. If the shopkeeper answered correctly, he was left to continue trading there, but if ever he expressed ignorance about such matters, he was forcibly evicted with these words:

"It is not permissible for you to trade in the market-places of the Muslim Community. You feed usury to people and cause them to devour that which is unclean."

It is also written in QOWWATUL QULOOB of Abu Talib that Sayyedina Umar used to roam around the Market - places occasionally on inspection and that he occasionally lashed those who were ignorant of Islamic laws of business. He used to say to them: "In our market - places only those are allowed to trade who know the laws of trade, otherwise, unwittingly, people will bacome involved in dealings containing interest."

In KANZUL UMMAAL there is a *Hadeeth*: "Only such persons are allowed to trade in our market - places, who know the laws of *Shariat*."

In another book - TANBEEHUL MUGH-TAREEN, it is stated that whenever Imam Malik so wished, the Governor (of Madinah) used to present the traders before him. The Imam then proceeded to question them by way of examination and if he found any of them unacquanited with the laws pertaining to Islamic business and without knowledge of *haraam* and *halaal*, they were taken out of the market-places. To them was said: "First seek knowledge of trade before you take your places in the market, because if you are ignorant thereof, you will be involved in interest dealings."

Imam Zurqani qouted Imam Malik: "The evidence of a trader (for or against anyone) is not acceptable until such time that he knows those laws of *Shariat* regarding his business."

In the FATAWA TATAR-KHANIA a quotation is mentioned from the FATAWA SIRAJIYYA: "it is not permissible to take part in business until such time that the trader knows the laws of trade as to what is permissible and what is not."

In FATAWA BAZZAZIA we read:" It is not permissible for anyone to trade until he knows the laws of business by heart. In previous times, when traders went on business trips, while they were themselves ignorant of the laws, they always took with them such knowledgable men or scholars so that they could be guided by the knowledge of such scholars."

Some people once asked Imam Muhammad to compile a book on *taqwa* (the fear of Allah). He replied: "I have written a book on business and its rules and regulations. If anyone takes note of the rules regulating business (buying and selling) and acts accordingly, he will become a *muttaqi* (God-fearing). He will avoid all that which is not permissible. His earnings will be *halaal* and his deeds will be righteous."

(BULOOGHUL AMAAN p.82).

Maulana Thanwi wrote a detailed book on business dealings called SAFAA-I-MUAAMALAAT. Many necessary details are mentioned therein, and the study of this book is of tremendous benefit. At the end, Hazrat wrote:

> "The correctness of our business dealings is a major portion of our *deen* and in the introduction to this book, attention has already been drawn to the indifference of people to these things nowadays. It should be noted that the main reason for explaining these things is to ensure the eating of *halaal*. And it is advisable here to indicate the virtue of the blessings of *halaal* foods and to point out the evils of eating *haraam*. For this reason we shall quote the meanings of five *Hadeeth*, plus seven lines of poetry from the MATHNAWI as well as fifteen couplets from the poem NAAN WO HALWA, all of which is connected with the subject under discussion, so that readers may take warning, cast aside their negligence and indifference and take heed."
>
> It is reported in the MUSNAD of Imam Ahmad, SHEHBUL IMAAN of Imam Bayhaqi and the *Sunan* of Daylami that Rasulullah (S.A.W) had said: the earning of *halaal* is also a *fard* duty after the other duties of *salaah* and fasting and that a person's *duas* become acceptable to Allah through halaal earnings. If any one morsel of food that is *haraam* enters the mouth, the result will be that for forty days his *duas* will not be answered, and that if of clothes he wears one dirham out of ten is from *haraam* sources, his *salaah* will not be accepted for as long as those clothes remain on his body. No charity from *haraam* wealth will be accepted, nor will there be any blessing in spending out of *haraam* possessions. Whatever *haraam* wealth is left behind for heirs after a person's death, will for that person become a guide towards hell. And the flesh that grows on anyone's body nourished by *haraam* means will not enter paradise but be despatched to hell."
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> Having then quoted the poem—, *Nan wo halwa*,-Hazrat Thanwi continued: "In these lines of poetry the author mentions the beneficial

fruits and results of *halaal* earnings as being enlightenment, perfection of knowledge, love for Allah, righteous thoughts, courage and attentiveness. On the other hand the fruits of *haraam* earnings are irreligiousness, being deprived ofknowledge of Allah, being overcome by one's own base desires, absence of courage to proceed towards obedience, and destruction of one's faith."

In those same lines a remedy has been prescribed to fend off the desire for *haraam* earnings: Such persons should be satisfied with what they have and with what they receive, and they should enjoin upon themselves simplicity of food, clothing and in their daily domestic needs they should avoid all forms of pompousness, show and excessive comforts. Therefore, looking at the warnings given of the dangers ahead, Muslims should heal themselves from the evils of *haraam* earnings."

Maulana Mufti Muhammad Shafee Saheb wrote a series of booklets called JAWAAHIRUL FIQAH. In one of these, he wrote about the non-permissible business contracts, and in the introduction to it Maulana Mufti Saheb wrote:

"This is a clear indication that the objection against Islamic Law, i.e., that it is narrow, rigid and very hard to implement, is indeed unfounded, and is in fact a false accusation against Islam. Whatever narrow-mindedness is felt, is because of the ultra-liberal and rebellious attitude that has taken hold of the general Muslim public (through the infiltration of ultra - modern ideas from Europe). It is because they do not want to make the distinction between *haraam* and *halaal*. One will find that in cases where, with a little change, certain business contracts would have become permissible according to *Shariat*, they have continued to persist with those same cases in its non-Islamic manner. Yet they continue to object, whether in effect the narrow - mindedness lies within themselves or whether the actual objection is their own indifference to Islamic values. However, even today the

God-fearing ones find difficulty in earning *halaal* sustenance. What should they do? My first answer to them is: No doubt, you have difficulty in earning *halaal* but look at it from this point of view: For the more comforts of this world, which in any case lasts only for a couple of days, and in order to please some people, a man sometimes casts himself into tremendous difficulties. If he casts his attention towards the never-ending favours of Allah in the Hereafter, and with this in mind and to please his Lord and Creator, he meets with a certain amount of difficulty, then surely the sacrifice is not too great. This should not be too much to expect of him, especially when we bear in mind that in earning *halaal* means, his reward is also magnified as is promised in *Hadeeth*. The person who occupies his mind with thoughts of pleasing Allah, will find that his problems are eased. And Allah says: "And for those who strive in Our path, We shall guide them to Our path."

"If one wishes to experience the truth of that, then take all the business contracts which are illegal in the eyes of *Shariat* and also take all the forms of employments, where persons are forced to earn a living by employments which according to *Shariat* are not permissible. Make a list of all and write to the *Ulama*, asking them to explain how a Muslim may avoid getting involved in sinful acts and also to suggest ways and means how they can avoid acting illegally in the light of *Shariat*. I do not claim that in all the illegal contracts they will be able to suggest Islamically legal ways of doing the same things. But what I do say is this that in the vast majority of those illegal contracts it will be possible to have a similar, Islamically permissible contract after changing its nature slightly or after a few changes in the clauses of the contract. In other words the *haraam* that they do, could be made *halaal* with some minor changes. But if a person is not interested in *halaal* or *haraam*, then what medicine is there with which to treat him?"

(JAWAAHIRUL-FIQAH Vol. 2. p.362).

In my book —AKAABIR ULAMA-E-DEOBAND— I have already explained how at the age of twelve years I moved with my mother from Gangoh to Saharanpur. At that time my father used to stay at the *Madresa* during *Madresa* times. At other times he used to sleep and eat at home. Apart from the times he spent in the *Madresa* and at home, the rest of the time was always spent in the Shoemaker's Mosque near the *Madresa*. One day after *Asr salaah* my father was sitting near the well in the Mosque. Two or three students were drawing buckets of water from the well and throwing it over him for him to cool off. Molvi Imdad's father, the late Hafiz Maqbool, who was a great fan of my father asked: "Is this not an act of extravagance?"

My father replied: "For you it will be extravagance, but not for me."

Hafiz Saheb asked: "How is that?"

My father replied: "You are ignorant while I am a Molvi."

Hafiz Saheb said: "But this is exactly what some people will say, that the Molvis make permissible for themselves that which they prohibit the others from doing."

Father answered: "There is no need for you to be ashamed of this statement. The same act, if you are doing it while being unacquanited with the laws of *Shariat* will be a sin upon you, while a Molvi will do the same thing, perhaps slightly different, yet knowing it to be permissible."

When Hafiz Saheb again asked how, my father said: "Study Arabic."

(My late father always used to say: "If those people who are so busy with their worldly persuits like the lawyers and teachers in the secular schools will only give me seventy-two hours, then I will make them Molvis." This was no mere idle boast because quite a few lawyers had become quite knowledgable Molvis in less than 72 hours after having followed his syllabus. He did not

demand 72 hours continuously, but wanted only two hours every Sunday. This week he lectured to them and gave them some home-work to prepare, which he checked the following week. The well-known lawyer of our time, Molvi Shahabuddin, and Molvi Manfa-at Ali, who later became the chairman of the Saharanpur Branch of the Muslim League and was also *khalifa* to Maulana Thanwi, both became Molvis in this way. Even Molvi Shabbir Ali, whose letter I quoted in IKMALUS SHIYAM, became a Molvi in this manner.)

Hafiz Maqbool again insisted on a better answer but my father insisted that he should study Arabic and become an *Aalim*. At that time, I too could not understand the incident of the "extravagance" properly. But later, while studying MISHKAT, we came across a *Hadeeth*, wherein is stated that Sayyedina Bilal once brought to Rasulullah (S.A.W) some very nice dates of excellent quality.

Rasulullah (S.A.W) asked him: "O Bilal, from where did you obtain these?"

Bilal replied: "I gave the measure of two *sa'a* of lesser quality dates in exchange for one *sa'a* of these."

Rasulullah (S.A.W) said: "No never! But that is usury in its true form. Do not ever do that. If you had to do something, then why did you not sell your two *sa'a* of inferior dates and then with the money obtained, bought one *sa'a* of these better quality dates?"

When I came upon this *Hadeeth*, I remembered the incident in the Mosque of the Shoemaker and understood the difference between an *Aalim* and a *jahil*. There is no doubt that exchanging the two *sa'a* of inferior dates

for one *sa'a* of superior ones is usury and thus not permissible. On the other hand, first selling the inferior dates for a price (e.g. one rupee) and then using that one rupee to buy superior dates, looks like it is exactly the same thing. However, the first contract is not permissible while the second one is. Now if a *jahil* (ignorant one) sells his two *sa'a* for one *sa'a*, it will be usury and if a Molvi sells his two sau' for money and therewith purchases one *sa'a* of superior dates, it will be a perfectly permissible act. Both contracts would appear to be the same on the outside, but in the tecnique applied by Rasulullah (S.A.W), a slight change made a world of difference.

The first Rector of our *Madresa* was Maulana Inayat Ilahi. Whenever any jewelry came to the *Madresa* as grant from the public, he never allowed anyone else to exchange it for money. He used to do it himself on the way from the *Madresa* to his home. There was a certain man called Heera with whom Maulana used to deal. He had a large business. He was not a Muslim but had much respect for Maulana. When the Maulana sold gold jewelry to him he did it in this way: First of all Maulana borrowed some silver rupees from him and then after the contract had been concluded and the price had been fixed, he used to return the money he had borrowed.

The Hindu used to think this over very thoroughly. When Maulana sold silver jewelry to him, he first of all borrowed some gold coins from him and after concluding the sale and after having fixed the price, he returned the gold coins to him.

Once he asked: "Maulana Saheb, what is the need for all this roundabout way? With or without, it the contract is the same."

Maulana explained to him the whole procedure so much so that he became an expert in *bay-us-sarf.* He always used to explain the *mas-ala* to the general Muslim public before dealing with them. But when a knowledgable,

Molvi-like person entered his shop, he used to first complete all the dealings in the manner in which it is generally done. Then, having concluded the sale, before the person could leave his shop, he used to call him back and say:

"Maulana Saheb, will you kindly be seated? The manner in which I have bought from you is not permissible according to your religion."

Many a Molvi on hearing such a statement would become puzzled and some would even become enraged, shouting: "Am I supposed to know my religion or you?", he would reply: "Maulana Saheb, kindly be seated. Do not become angry and listen to me."

Then Heera, the Hindu, would explain the whole *mas-ala* properly, pointing out how it would be permissible in Islam. Generally, the Molvi would then start to think and finally feel ashamed. The point of the matter is that in the *mas-ala* of selling and buying of gold and silver, the Molvi would be a *jahil* and the Hindu money-changer would know the real *mas-ala.*

Now look at this case just mentioned. Just as in the case of Sayyedina Bilal, there are two forms of the same contract of sale. Both look exactly like the other. But the one is not permissible, while the other, with a slight change in form, becomes permissible. There are so many similar cases as are mentioned in the books of Islamic scholars. It would make this booklet a much thicker book if we should mention them all.

It is, however, our duty to distinguish the permissible from the prohibited cases, whether in trade, farming, leasing or hiring. Perhaps it is not for the general Muslim public to study these books, but as for the *Ulama* and the Arabic scholars, it is incumnbent upon them to check. They will find much needed guidance in KITAABUL KABAA-IR of Imam Thahabi, and AL ZAWAAJIR 'AN IQTIRAAFIL KABAA-IR of Ibn Hajar Makki and in KITAABUL HARAAM WAL HALAAL in the IHYA of Imam Ghazali.

In his book Imam Thahabi first wrote down: "And do not devour each others' pessessions unjustly."

Then he discussed the meaning of the verse, namely that none is allowed to eat the possessions of another in an unpermitted manner, through unlawful ways. This may take place in two ways, either through seizing someone else's property unjustly as in the case of theft, deceit, fraud, robbery etc., and esecondly it may be done in jest as in the case of gambling, betting and games.

In *Saheeh Bukhary* Rasulullah (S.A.W) is reported to have said: "Verily many people have taken hold of Allah's possessions through unjust means and on the day of *Qiyaamat* hell will be for them."

In *Muslim* we have a *Hadeeth* wherein that man is mentioned who is on a long journey with dishevelled hair and his whole body covered in dust. He lifts his hands in prayer: "O My Lord, O My Lord!" He does all this while his food is of *haraam*, his drink is *haraam* and his clothes too. How can his *dua* be accepted?

Sayyedina Anas reports: "I once said: Ya Rasulullah! pray to Allah to make me of those whose *duas* are directly accepted."

Rasulullah (S.A.W) replied: "O Anas, keep your earnings *halaal* and pure and your *duas* will be accepted because if a man places one morsel of *haraam* food in his mouth, his *dua* will not be accepted for a period of forty days."

Imam Bayhaqi reports that Rasulullah (S.A.W) said: "Allah has indeed divided good character and manners among you in the same manner as He has divided sustenance among you and verily he gives it to those whom he loves as well as to those whom He

does not love. But indeed, He only gives His *deen* to those whom He loves. So, whomsoever He has made a man of the *deen*, him has He made His beloved. And whoever earns *haraam* wealth and then spends thereof, for him there shall be no blessings therein; and should he give thereof in charity, it shall not be accepted of him. And if he leaves thereof in inheritance for his heirs, it shall be a guide for him towards Hell. For verily Allah does not wipe away evil with evil. He only removes evil with righteousness." *(BAYHAQI)*

Ibn Umar reports that Rasulullah (S.A.W) said: "The world is sweet and fertile. Whoever has earned thereof by *halaal* means and spends thereof in righteousness, shall be rewarded and Allah will grant him entrance into paradise. And whoever has earned thereof in ways other than *halaal* means and spends thereof in evil paths, will enter into the abode of disgrace. Many are the ones who, for the sake of satisfying their base desires, enter into *haraam* earning and for them on the day of *Qiyaamat* there will be hellfire awaiting them."

In another *Hadeeth* we read: "Whosoever cares not how his earnings are, Allah will not care through which door he enters Hell."

Sayyedina Abu Hurayrah used to say: "It is better for any of you that his mouth be filled with dust than that he should cause to enter into his mouth anything of *haraam*."

Yusuf bin Asbaat said: "When a young man becomes a righteous worshipper of Allah, Shaytan says to his assistants: 'Find out from where his food comes.' When they find that his food comes from *haraam* sources, Shaytan says to them: 'Leave him alone to tire himself out in *ibaadah*, and waste not your energy on

him. About him you should not worry, because while he consumes *haraam*, this *ibaadah* of his will not benefit him in the least."

The words of the above *Hadeeth* are also corroborated by the *Hadeeth* about the traveller in the desert whose food, drink and clothes are from *haraam* sources. Another *Hadeeth* states:

"From Baitul Muqaddas the Angels exclaim every day and night 'From that person who ate of *haraam*, Allah accepts neither his compulsory nor his voluntary acts."

Hazrat Abdullah bin Mubarak said: "It is more acceptable for me to return to (its owner) one dirham which is of doubtful origin than to give one hundred thousand dirhams in charity."

It is also reported that Rasulullah (S.A.W) said: "When a person performing haj with *haraam* earnings recite the *labbaik*, the Angels reply to him: "Your *labbaik* is not accepted and there is no pleasure in your arrival here. And your haj is thrown back in your face."

Imam Ahmad also quoted a *Hadeeth* in his MUSNAD: "When a person buys clothing to the value of ten dirhams of which one dirham is of *haraam*, not a single one of his *salaahs* is accepted for as long as those clothes cover his body."

Wahb bin Ward said: "Even if you should stand in *salaah* like a pillar, that *salaah* will not benefit you in the least until such time that you carefully ascertain what enters your stomach, *haraam* or *halaal*."

Sayyedina Abdullah Bin Abbas said: "Allah does not accept the *salaah* of a person who had caused *haraam* to enter his stomach until he repents."

Hazrat Sufyan Thowri said : A person who distributes *haraam* things in charity is like unto that person who cleanses his clothing with urine, whereas in actual fact dirty clothes are only cleansed with clean water. Similarly sins can only be washed off by *halaal* charity."

Sayyedina Umar said: "We used to avoid making use of nine-tenths of *halaal* things for fear of perhaps falling into *haraam*."

Sayyedina Ka'ab bin 'Ujrah reports that Rasulullah (S.A.W) said: "That body will never enter paradise which had been nourished with foods from *haraam* sources."

The *Ulama* have listed all the following persons as being of those who consume *haraam*. They are the ones who impose and accept taxes, those who defraud and deceive, thieves, robbers, those who take interest on moneys or goods lent or borrowed, those who pay interest, those who fraudulently eat the possessions of orphans, those who give false evidence, those who bear false witness, those who refuse to pay or return goods sold or lent to them, those who accept bribes, those who give short measure when they sell, those who sell faulty goods after purposely hiding faults therein, gamblers, sorcerers, astrologers, fortune-tellers, painters of pictures, prostitutes, those women who for money are professional mourners and criers at funerals, those agents who without permission of the sellers take a share of the price of goods for selling articles to buyers at higher prices, those who sell free men as slaves. All these people are eaters and earners of *haraam*.

It is reported that Rasulullah (S.A.W) said: "On the day of *Qiyaamat* some such people will be brought forth with whom shall be righteous deeds the size of the mountain of Tihaamah. But when they shall be called to account, Allah will destroy all those deeds. Thereafter they will be cast into *jahannam*."

The *Sahabah* inquired: "Ya Rasulallah, why will that be so?"

Rasulullah (S.A.W) replied: "These people performed their *salaah*, they kept the fast of Ramadaan and they gave out their *zakaah* and their did haj duty. But on the other hand, if any *haraam* earnings came to hand , they accepted without reservations. For this reason Allah has destroyed all their good deeds."

An incident is related about a certain saint who was seen in a dream after his death. He was asked: "How were you dealt with by Allah?"

He replied: "Allah has dealt with me most graciously. However, because of one needle, I have been stopped from entering paradise. I had borrowed it from someone and failed to return it to the owner."

We have quoted extensively from Allama Thahabi. In another chapter he states: While speaking about the 62nd major sin 'viz, the sin of giving short measure),: "Allah has said:

"Woe unto those who deal in fraud, those who, when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight, give less than due."

Sayyedina Abdullah bin Abbas reports that Rasulullah (S.A.W) said: "Five things are given in exchange for five things. When the *Sahabah* inquired about the meaning thereof Rasulullah (S.A.W) said:

"Whenever a nation broke its agreements, Allah causes its enemies to overcome them. Whenever a nation judges by any law other than that which Allah revealed, need and poverty become their general ordeal.

Whenever in a nation the evil of immorality and permissiveness (fornication and adultery) become widespread, Allah causes plagues and epidemics to be suffered by them.

Whenever a nation defrauds others by giving short measure, Allah destroys their affluence and causes famine and starvation to overcome them.

And when a nation defaults in the giving of *zakaah*, Allah causes the rains to be withheld from them."

Hazrat Malik bin Dinar says: "I once went to visit one of my neighbours who was in the last moments of his life. He said to me: "I see two mountains of fire, two mountains of fire:

Noticing his great anguish, I asked: "What is this you are saying?"

He replied: "I had two measuring cups. I used the one for measuring off when buying for myself and the other when I measured for selling to others. The first one was bigger than the one I used for measuring to others."

Maliks says: "I took the two cups and started beating the one against the other."

At this the man exclaimed: "No, stop. By beating the one against the other you are causing my punishment to become even more severe."

Then in that condition the man passed away. The person who gives short measure, defrauding others is called a '*mutaffif*'. This means small and insignificant and he is thus called because he is able to increase the amount of a small, insignificant thing. This giving of less than the correct and due

measure, falls in the same category of sins as deceit, fraud, theft and eating *haraam*. Allah has expressed '*wayl*' (woe) unto him. That is, severe punishment and a grave warning.

Some *Ulama* have said that this '*wayl*' is the name of a valley in *jahannam* which is so full of horror that even if all the mountains of the earth should be cast therein, they will all melt and become liquid.

One of the saintly Elders said: "I sincerely believe that anyone giving short measure will enter Hell, because this is such a general practice that very few can save themselves from it except those whom Allah protects."

Another said: "I once visited a man on his death bed. I recited the *Kalima Shahadah* to him, that he may read and that it shall be the last words spoken by him, but his tongue just could not pronounce the *kalima*. Then when he became a bit more lucid and conscious, I asked him: "O My brother, what is the matter? I am trying to get you to recite the *kalima*, but your tongue does not seem able to pronounce it?"

He replied: "The weight of a scale comes onto my tongue which prevents me from speaking."

I asked: "Did you then give short measure to others?"

He replied: "No, I did not. All I did was that when I weighed I did not wait for the scale balance to return to its proper place before weighing."

This is what happened to one who was not careful in weighing. What do you think will be the case of him who purposely gave less than what he should have given?

Hazrat Naafi' says that Sayyedina Umar used to pass by the shopkeepers and tell them: "Do be careful and fear Allah in your

measuring and weighing. Give full measure, for on the day of *Qiyuamat,* those who gave short measure, will stand before Allah in their own sweat, which will rise from their ankles up to the middle of their ear-lobes."

This will also be the position of that cloth-merchant who, when he measures for others, stretches the material so severely that nothing extra is given. But when he measures for buying for himself, keeps the material loosely (and even full of folds) so that something extra is gained.

One of our Elders said: "Woe unto that merchant who because of one seed cast aside such a great paradise which is wider than heavens and earth. And great is the sorrow for that person who because of one seed which he takes extra, buys destruction for himself."

Conclusion: I wanted to write this booklet in much more detail, but, unfortunately, I have lately been so much overcome with illness that at the commencement of every chapter, I have wondered whether it shall ever be completed or not. Hence today, Saturday, 5th Safar, I have completed this.

May Allah in His Infinite Mercy, accept this humble effort. May Allah help the Muslims to eat of *halaal* and to avoid the eating of *haraam*. And may He grant this humble servant of His the same ability.

Praise be to Allah and His choicest blessings upon the chosen one from among His creation, Sayyedina Muhammad (S.A.W), his offsprings, his Companions, and all his followers till the day of Reckoning.

Shaikhul - Hadeeth Maulana Mohammad Zakariya
5 Safar, 1400
24 December, 1979
Madinah Tayyibah.